

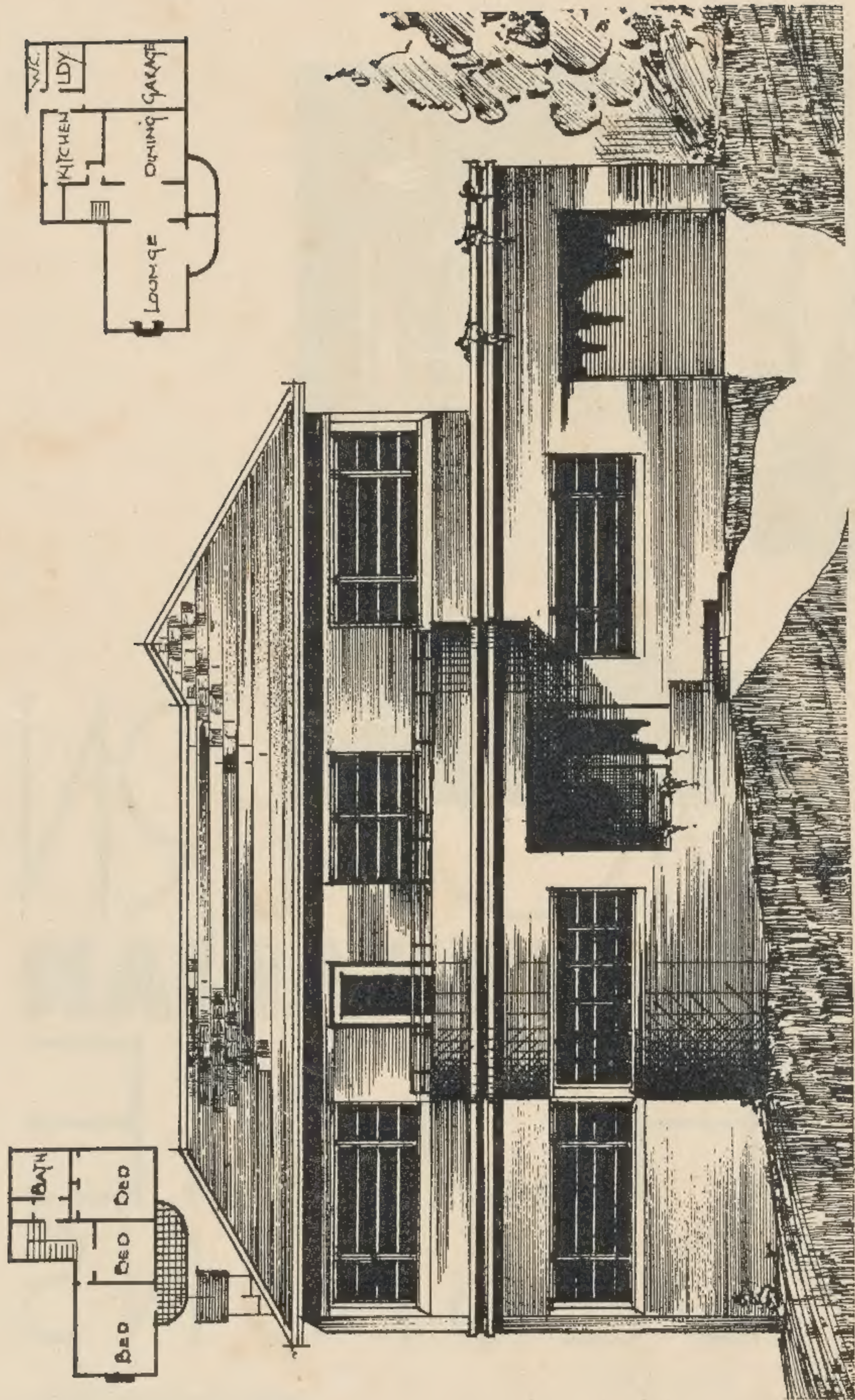
Price 2/-



MODERN AUSTRALIAN HOME DESIGNS

F. G. GOSS,
150 Pitt Street, Sydney. MA 2012.
Honorary Architectural Consultant to
The Co-operative Building Society of N.S.W.
and
The N.S.W. Co-operative Permanent Building
and Investment Society Ltd.





A CHARMING HOME FOR HARBOUR VIEWS.

FOREWORD

The plans in this book are reproductions of drawings of homes which we have recently prepared for clients.

To the prospective Home Builder who cannot possibly pay 3% for plans, plus an additional 3% for supervision (which is the usual charge) my services are available.

Expert Architectural advice, together with full working drawings and specifications, along with the conditions of contract, are prepared.

The plans will show four elevations, ground plan, block plan, roof plan and section, and will comply with all the requirements of the Rural Bank, Building Societies and your local Council.

- My charges are the most reasonable in Sydney, and the work is equal to the best.

I will be pleased to prepare full working drawings and specifications for any building, i.e., flats, shops, garages, houses, also for alterations and additions to existing structures.

I solicit your inquiries.

F. G. GOSS,
150 Pitt Street,
SYDNEY.

Tel.: MA 2012.

PLANS AND SPECIFICATIONS

●

This is a most important matter in connection with building, and one which is frequently given too little consideration. To all intending Home Builders, the importance of clearly defining their complete requirements and having them thoroughly committed to paper and embodied in a clear and binding contract cannot be over-estimated.

If plans and specifications that are more or less crude and not sufficiently binding are used, dissatisfaction, disappointment and even litigation is invariably the result.

There is only one satisfactory way, and that is to consult a specialist who can advise on all the details of building, and embody his client's ideas and requirements in a thorough and complete contract, drawings and specifications of works that are to be done, and class and quality of the materials to be used. This saves all misunderstanding as to what is to go into the building, and the system of competitive tendering for the work ensures the lowest cost at which it can be built, and a contract exists between the Builder and the Owner clearly defining the obligations and liabilities of both parties.

All plans and specifications prepared in my office are under my personal supervision, and will pass **any Council, will conform with the requirements of the N.S.W. Co-operative Building Societies' Schedule of Minimum Construction Standards for Building Loans, also the Rural Bank.**

My services are not based on a percentage basis, and my fees are moderate.

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STOCK PLANS

We have prepared full working drawings and specifications of all plans shown in this book.

The plans show four elevations, section, floor and roof plans, all drawn to $\frac{1}{8}$ in. scale.

They are complete working drawings, showing the exact position of all fireplaces, windows, doors, cupboards, linen press, etc.

The specifications are complete, and cover every step from excavation to completion of the painting.

This will enable competitive tenders to be called, and you can be assured that "extras" will not occur.

If stock plans are selected, it will be necessary to supply the following information :—

Nature of sub-soil.

Falls of land.

Size of allotment.

Is it a sewered area?

Is electricity available?

Is gas available?

Particulars of fencing.

Tiled or iron roof?

Three copies of each plan and three typewritten specifications will be supplied for £3/11/6.

SPECIAL PLAN ORDERS

If you desire to build exactly from your own ideas, this will necessitate special plans.

Write or call at my office and I will give you a questionnaire. You fill this in and return with rough plan showing your ideas of a ground plan with all measurements of rooms, position of fireplaces, doors, windows, size of land, etc.

Preliminary pencil drawings will be prepared and submitted to you. These may be altered until they meet with your approval.

FINANCE

●

Five distinct methods of financing a home are available to the Home Builder. These are :—

- (1) The Co-operative Building Societies.
- (2) The Permanent Building Society.
- (3) Loans from Assurance Offices.
- (4) Loans from Banks.
- (5) Loans from Private Lenders.

There are hundreds of people who have been paying rent for years and should by now own their own homes; people who could, if they were only aware of it, build their own homes to-day, on small deposits with rent repayment of principal and interest.

It is remarkable how few rent payers are aware of this fact, and how few realise that with a small deposit, a home can be purchased and paid off by weekly payments which work out very little in excess of, and in some cases less than, the rent they have been paying week in and week out for so many years.

Others are the owners of a block of land which may be all that is necessary to make a start to own their own homes, yet do not realise that in numerous instances of this kind no cash deposit is required.

VARIOUS METHODS OF ARRANGING FINANCE TO BUILD YOUR OWN HOME

●

One hundred and twenty-nine Co-operative Building Societies have been formed in the Metropolitan area, and in the principal country centres throughout N.S.W.

The money advanced by these Societies is guaranteed by the N.S.W. State Government.

On becoming a Member of a Co-operative Building Society, you can obtain a loan repayable by instalments spread over periods ranging from 14, 21, to 28 years.

For example, if a member wishes to build a home costing £880, a loan for this amount can be obtained, repayable principal and interest over a period of 21 years for a weekly payment of £1/5/11.

There are two types of loans—(1) the Society advances 80%, the member being required to find the balance of 20%, and (2) the Society advances 90%, the member being required to find the balance of 10% (this applies to members who do not already own a home).

Deposit : The deposit of 10% or 20% mentioned above will be accepted in either cash or land.

ASSURANCE SOCIETY

●

Loans will be granted up to 70% of the assurance offices valuation, conditionally it is reasonably handy to regular transport service.

The loan is advanced on any terms up to 25 years, and may be repaid in monthly instalments, which include principal and interest at 5%.

So that his family may have the home free of debt in the event of his death, the Society strongly advises every borrower to effect a Life Assurance policy for the amount of the loan. Many Members of Societies already possess policies large enough to cover the advance they need, but a borrower without assurance is required to take out a policy for at least half the amount borrowed.

For instance, the Society will advance £1,000, repayable over a period of 20 years (principal and interest) and accept instalments of £6/13/4 per month.

RURAL BANK

The Rural Bank (conditionally a deposit of 25% is lodged) makes building loans up to £1,000.

Advances may be repaid over a maximum period of 30 years if the building is of brick or stone, and 20 years if weather-board or fibro cement.

The repayments include interest at the current rate and a partial repayment of principal. For example, the monthly instalment required to repay a loan of £1,000 over a period of 30 years at the present interest rate is £5/4/4.

Deposit: The deposit of 25% mentioned above will be accepted in either cash or land.

LOANS FROM PRIVATE LENDERS AND TRUST FUNDS THROUGH SOLICITORS AND OTHER CHANNELS

These loans can be arranged for various periods, but are not usually made for long terms.

Bank overdrafts can be arranged under special circumstances.

I would be pleased to discuss any of the above methods of Finance in detail with any prospective Home Builders.

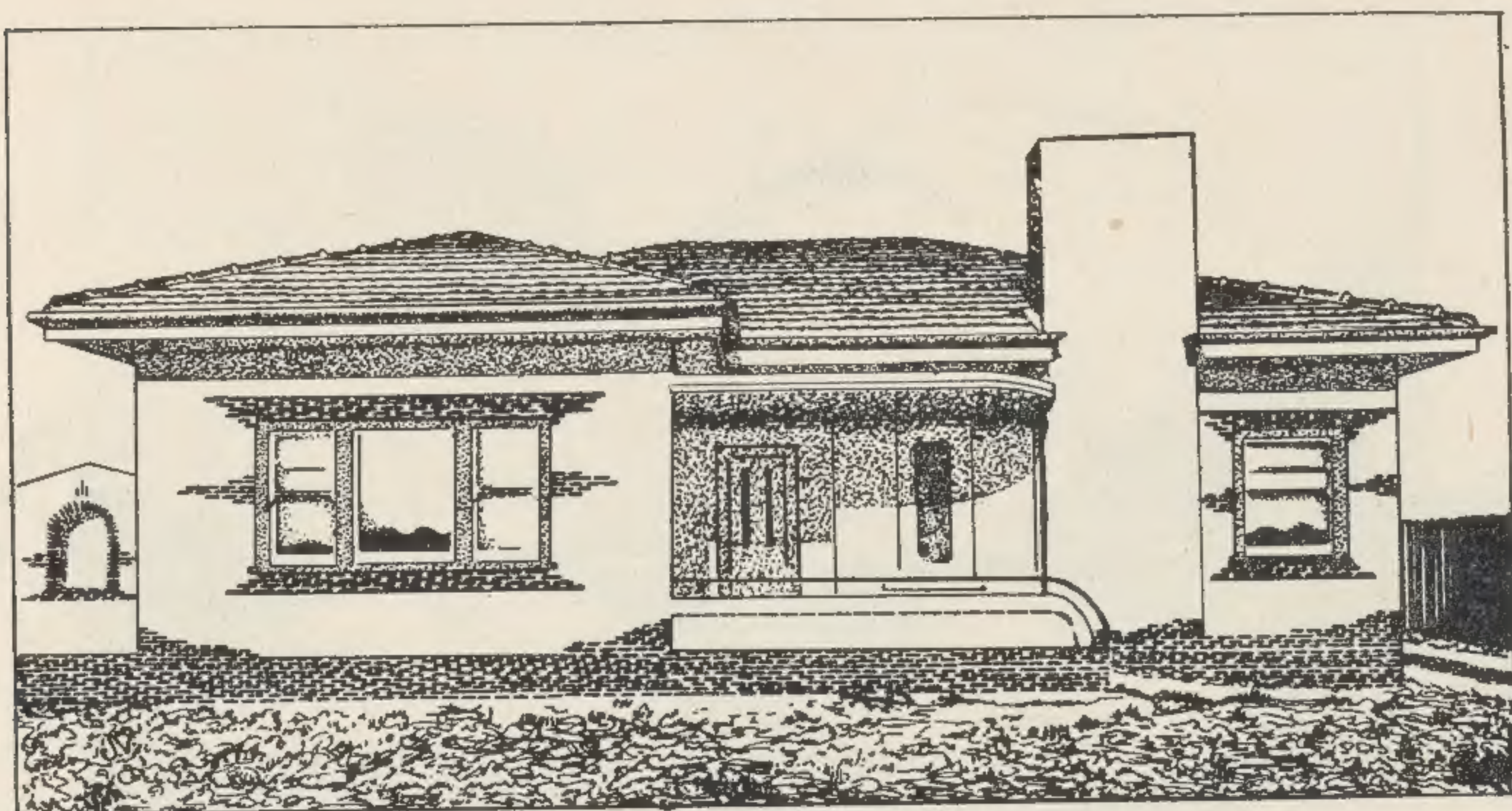
ALTERATIONS AND ADDITIONS OR CONVERSION INTO FLATS

Many people who do not desire to build a new home can have their house modernised or converted into flats.

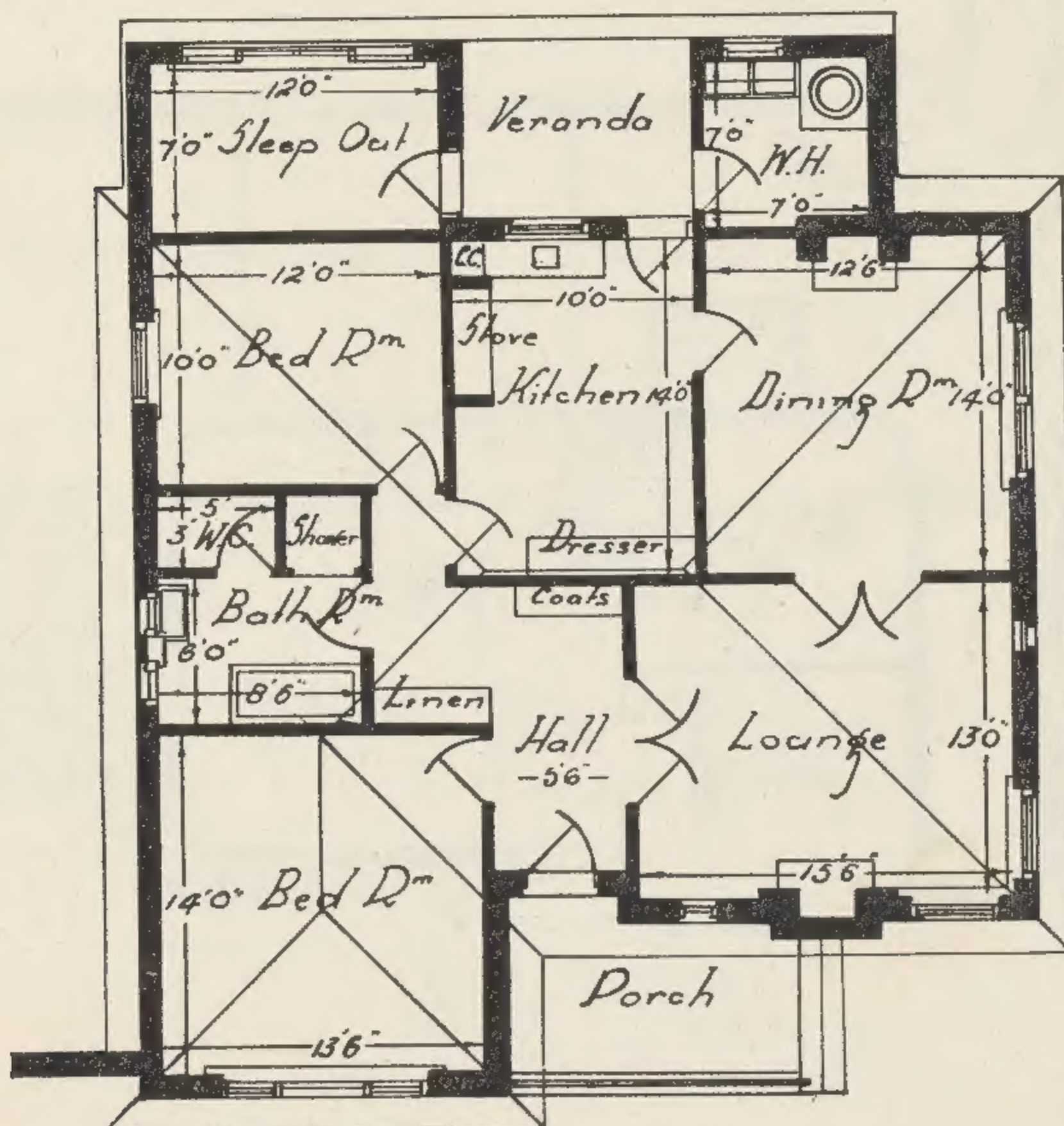
I would be pleased to discuss your problems with you.

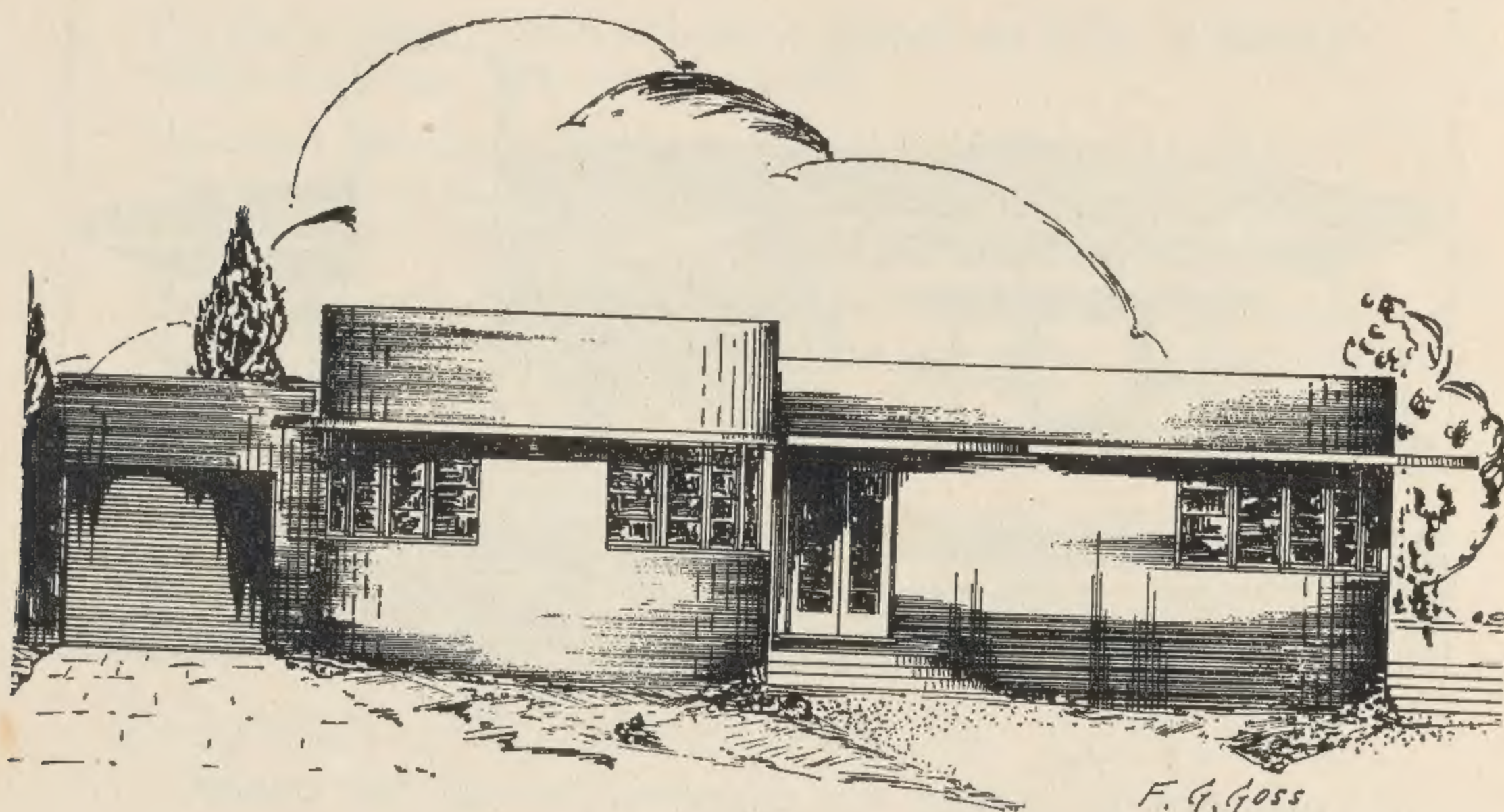
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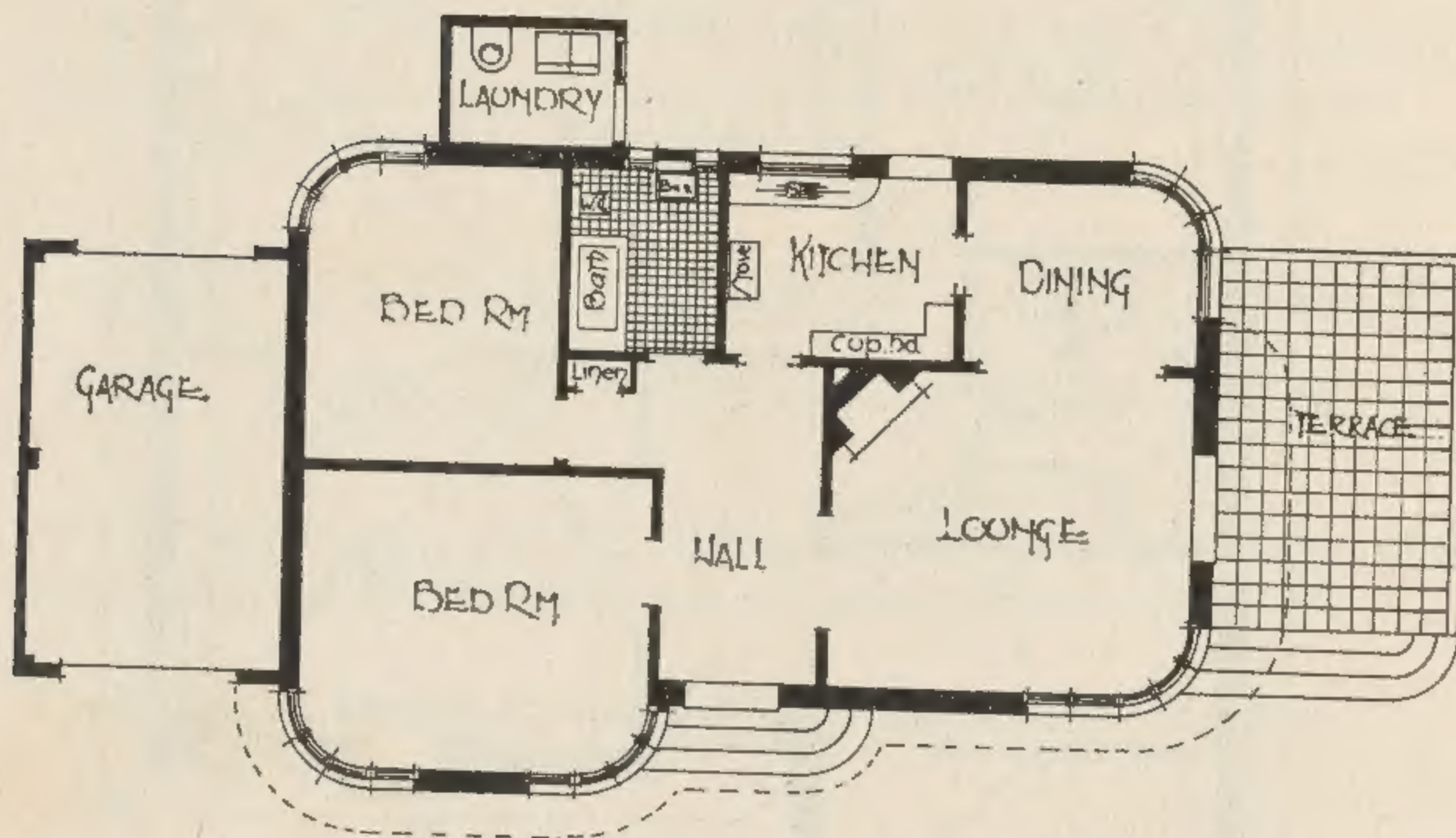


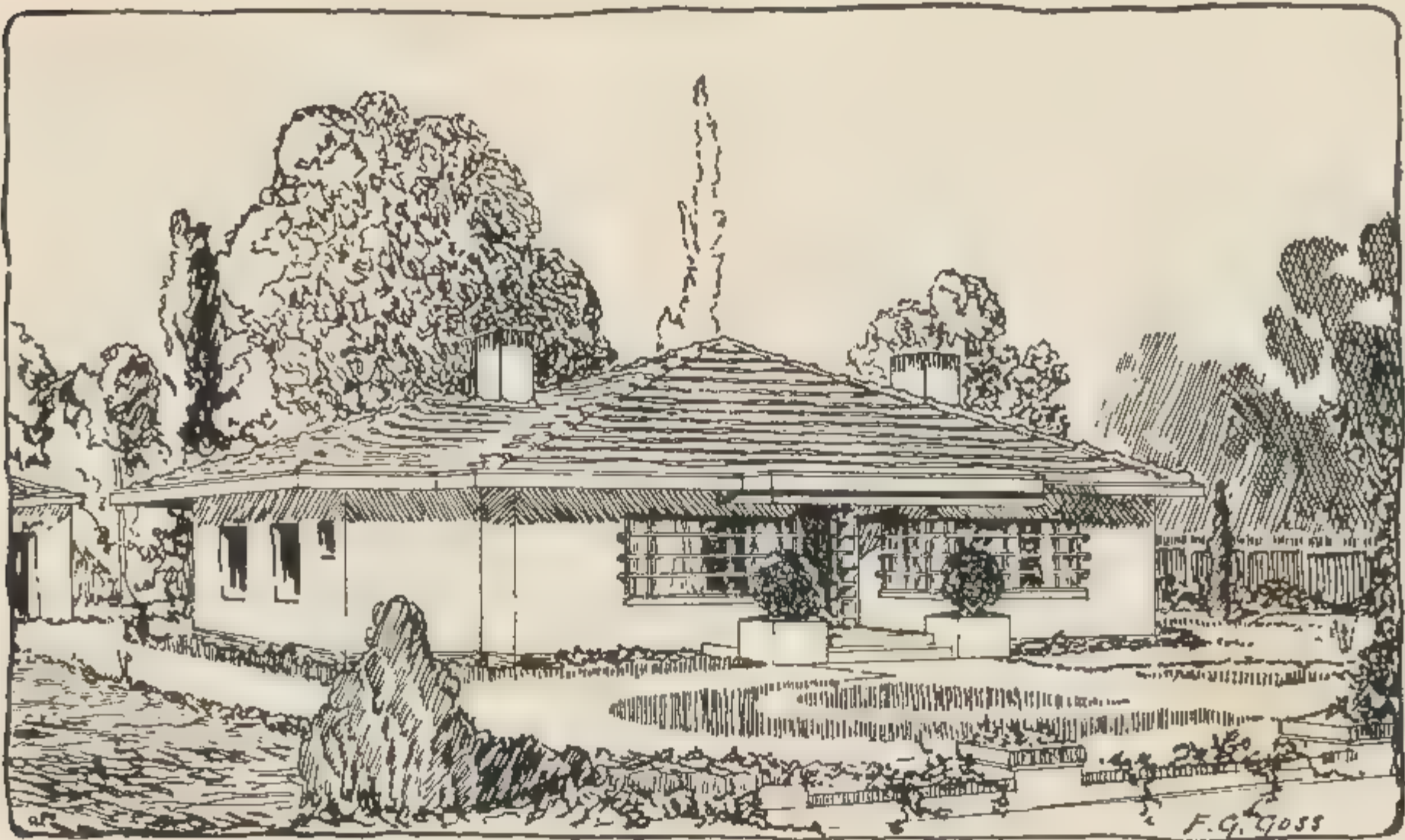
DESIGNED TO EXPRESS THE INDIVIDUALITY OF THE OWNER.



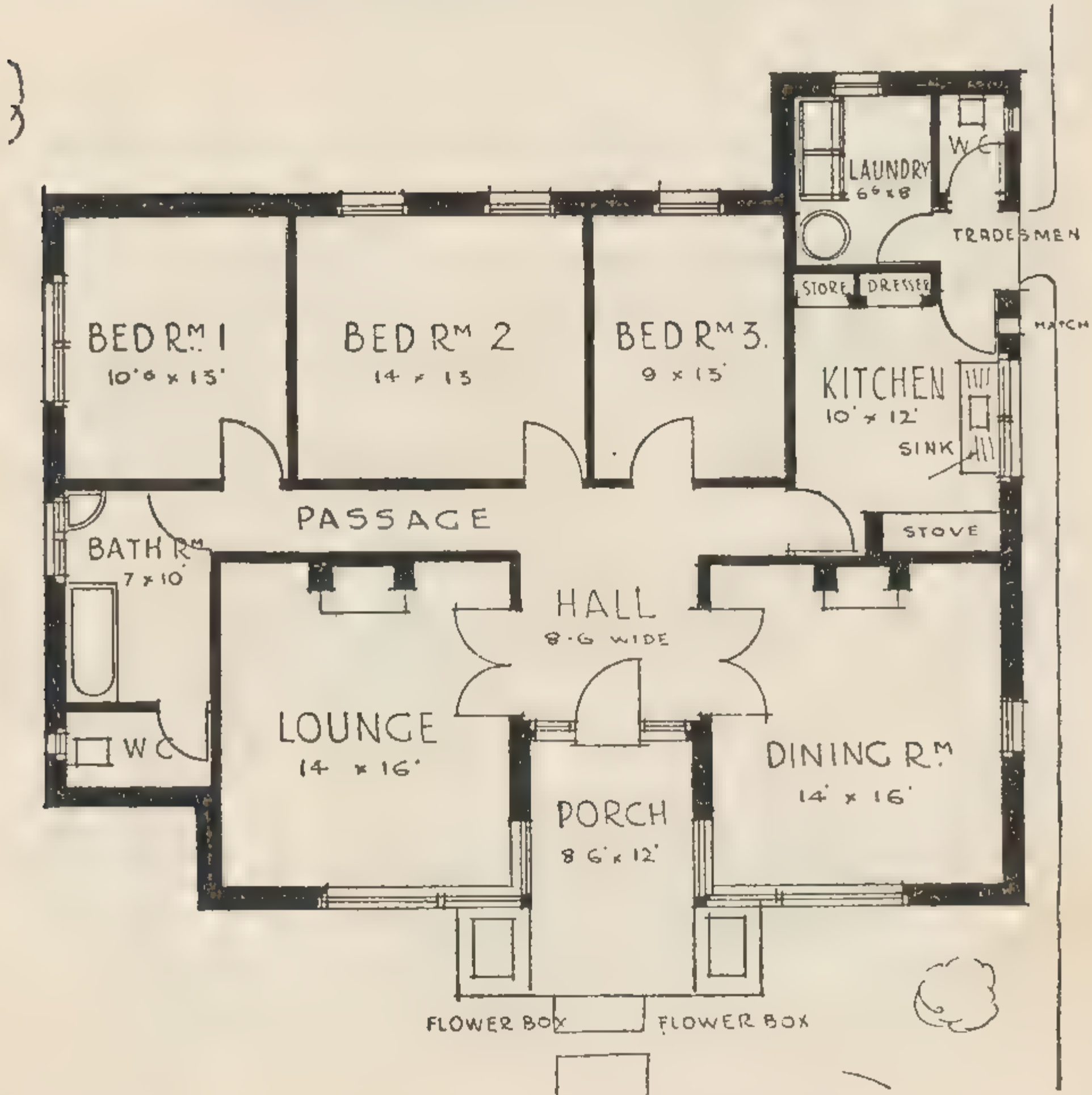


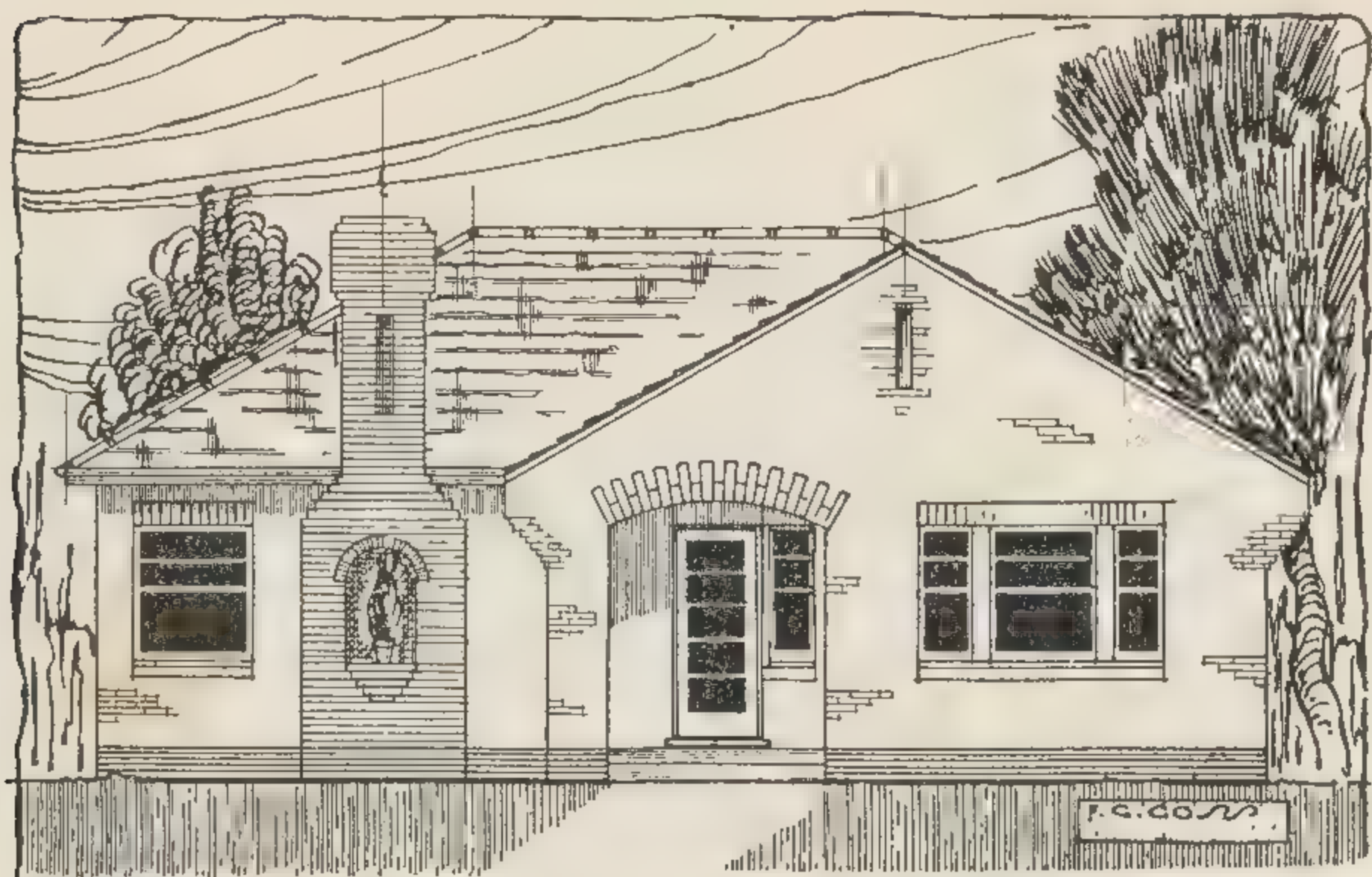
THE MODERN TREND.



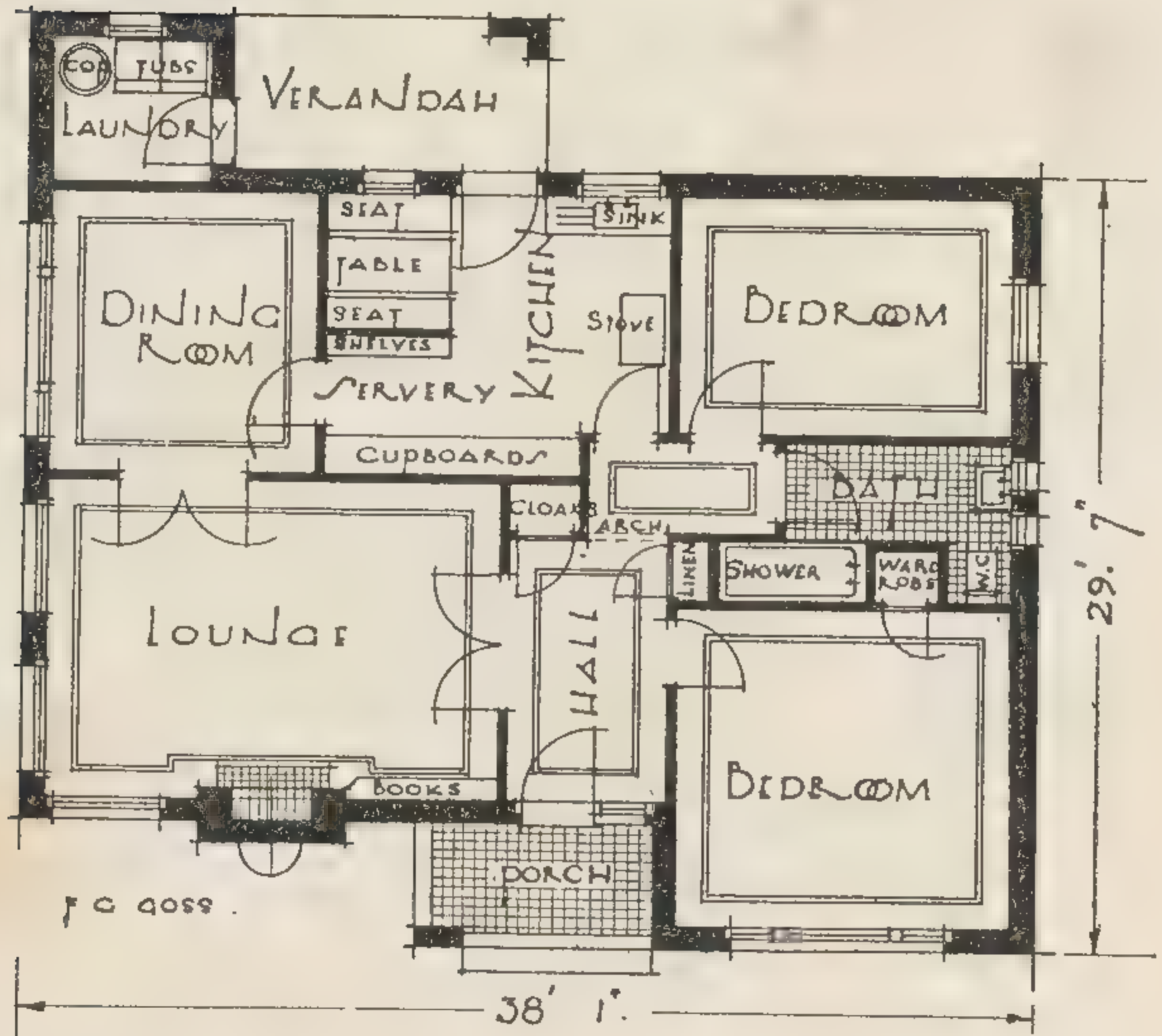


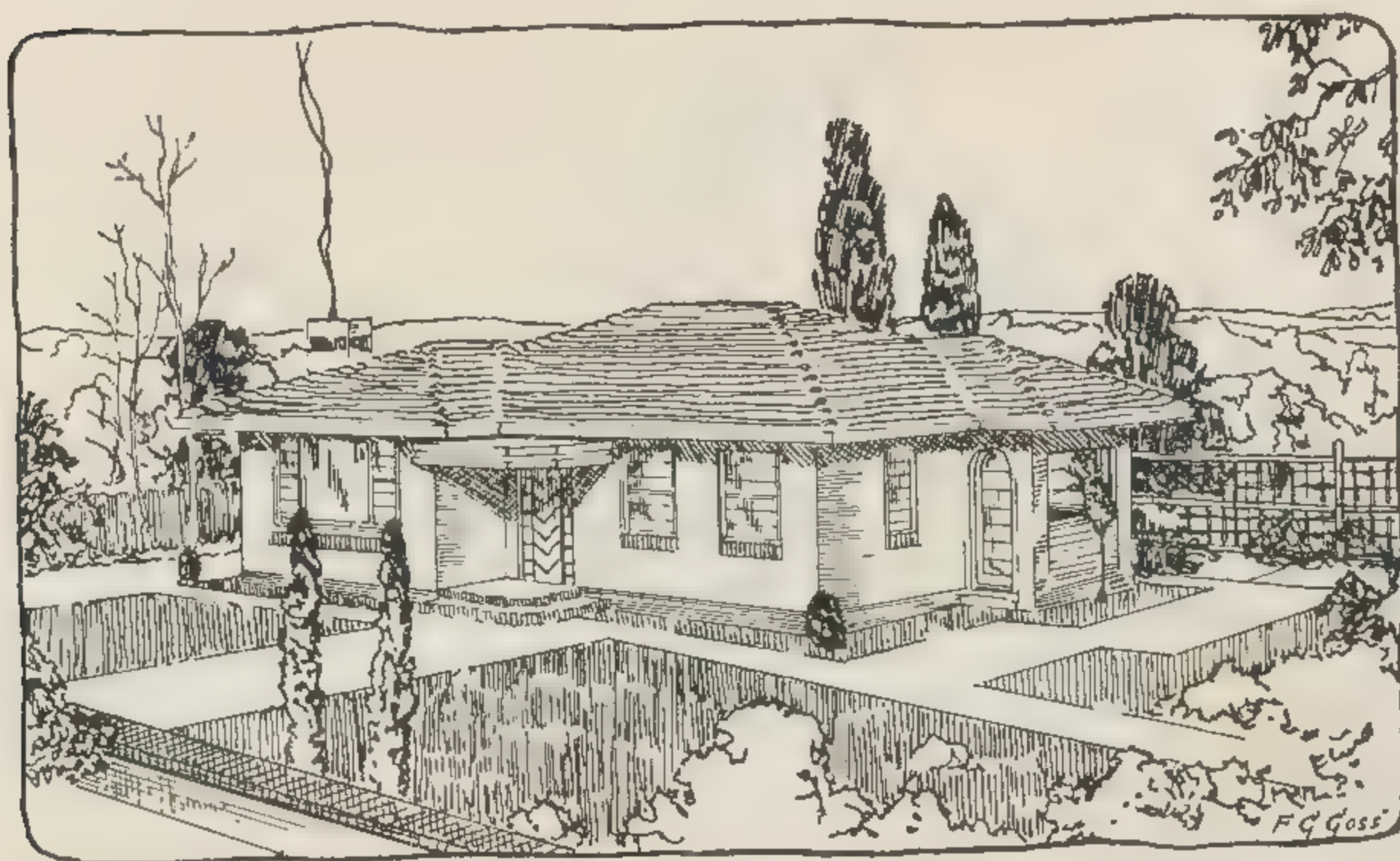
SPACIOUS FOR THE WIDE ALLOTMENT.



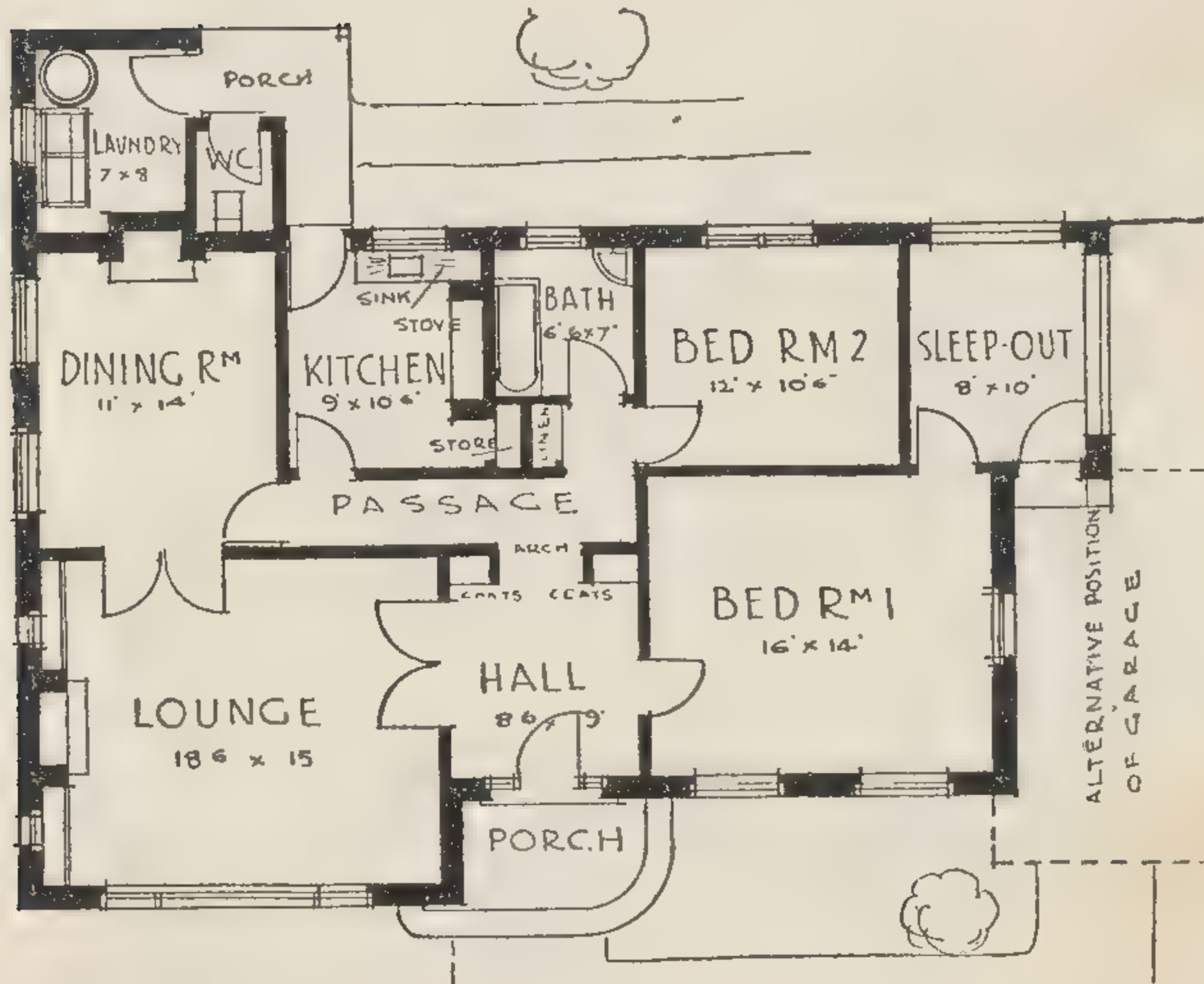


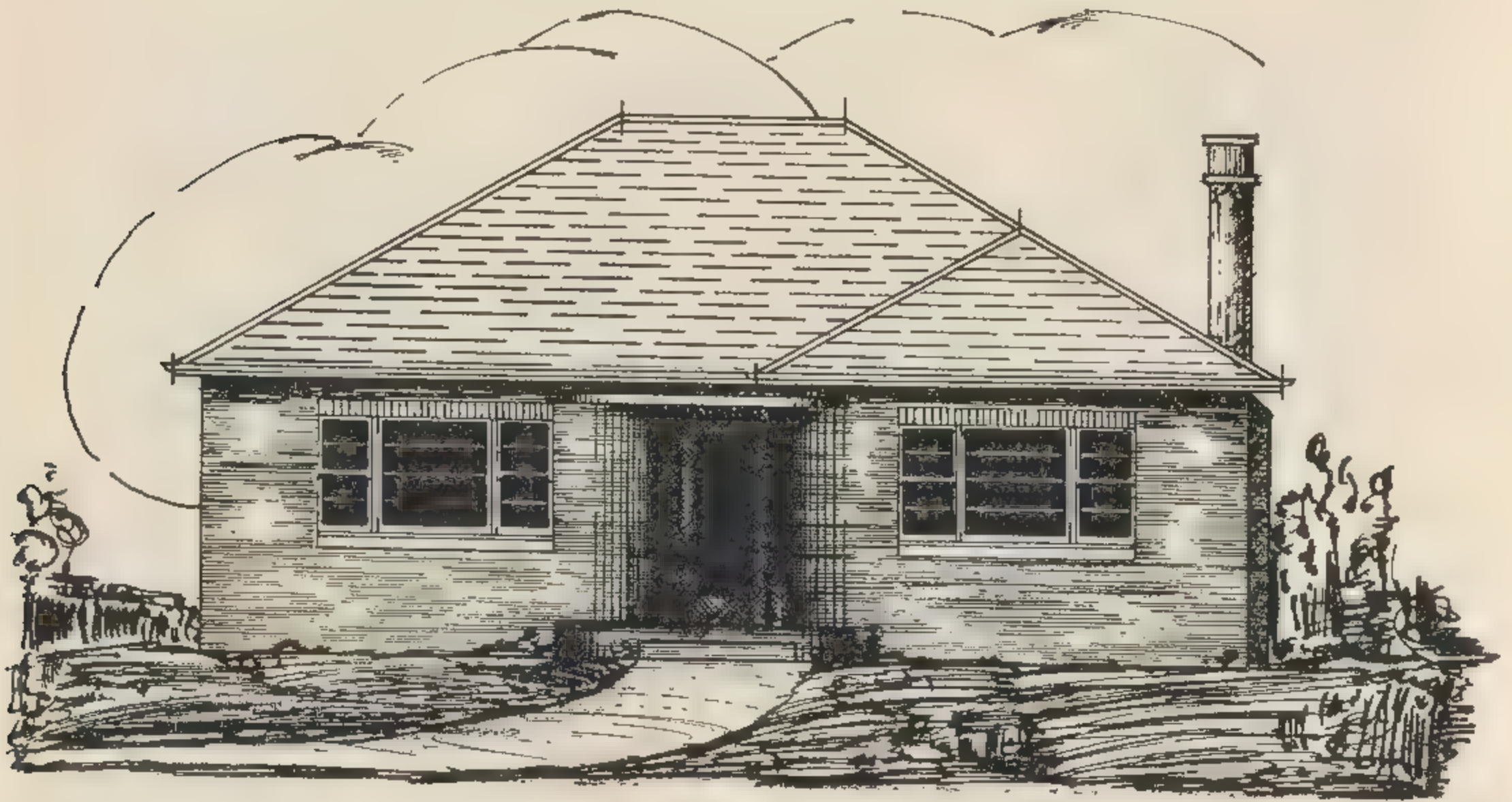
COMPACT AND ECONOMICAL.



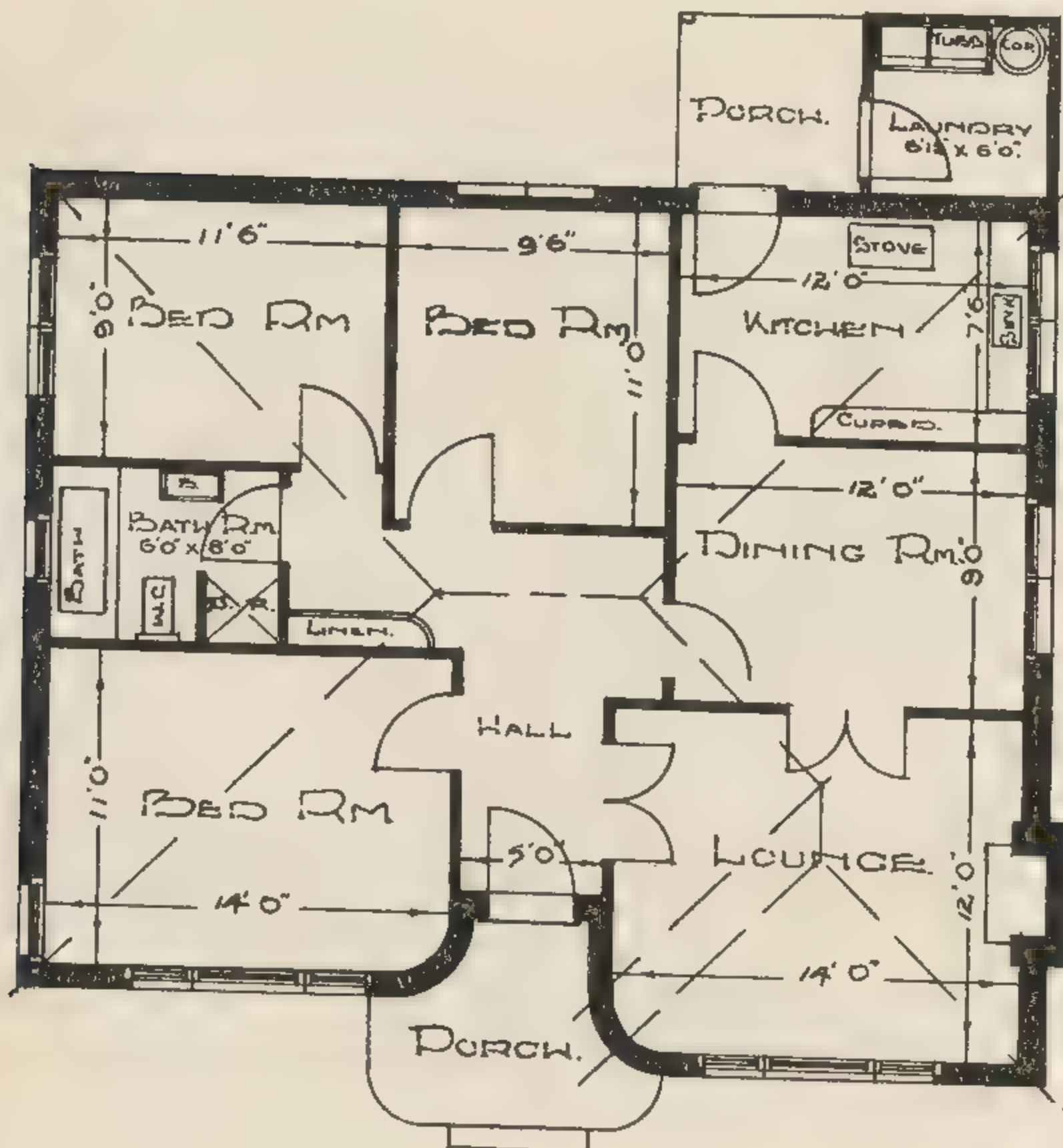


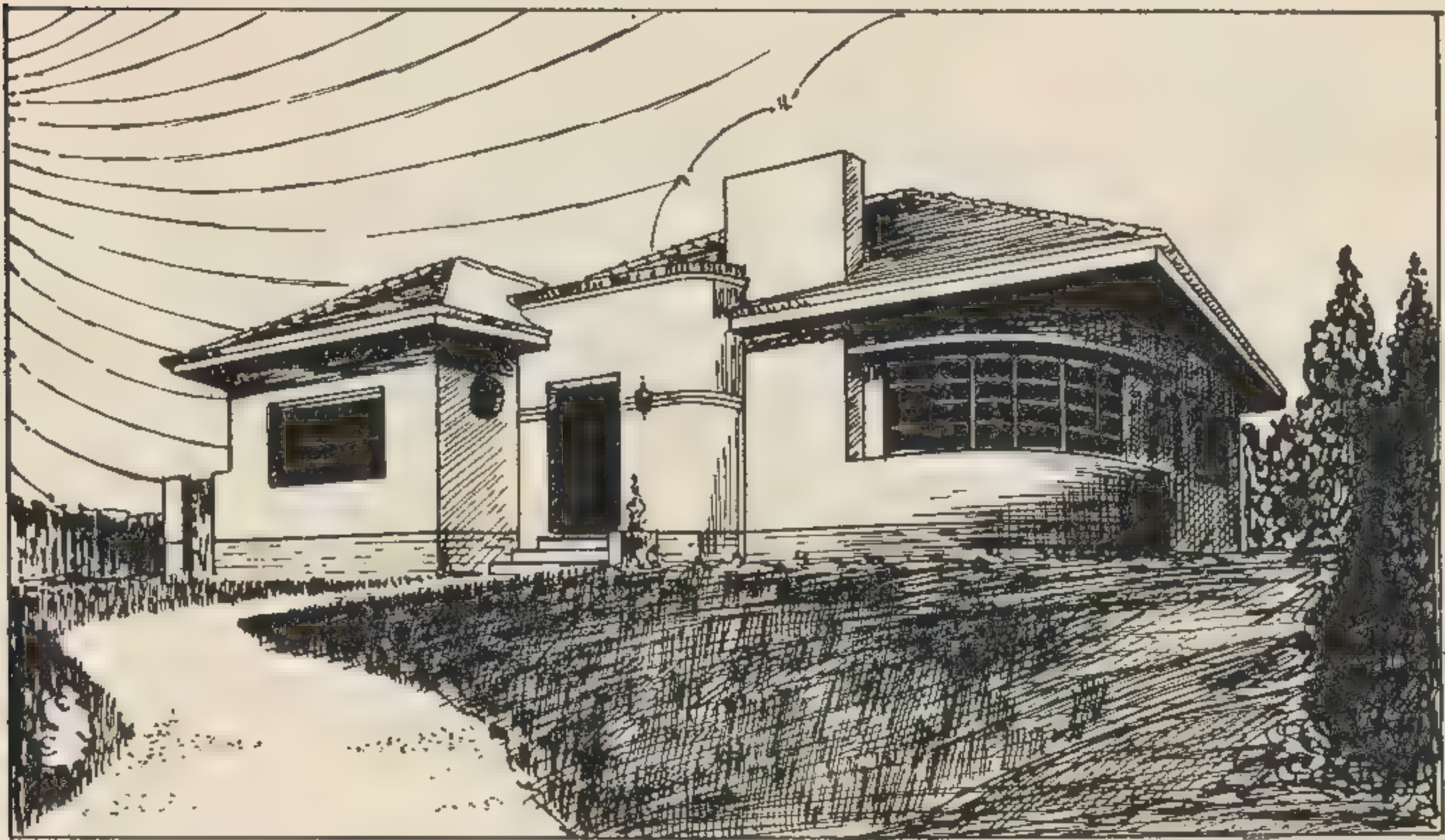
SIMPLE BUT EFFECTIVE TREATMENT.



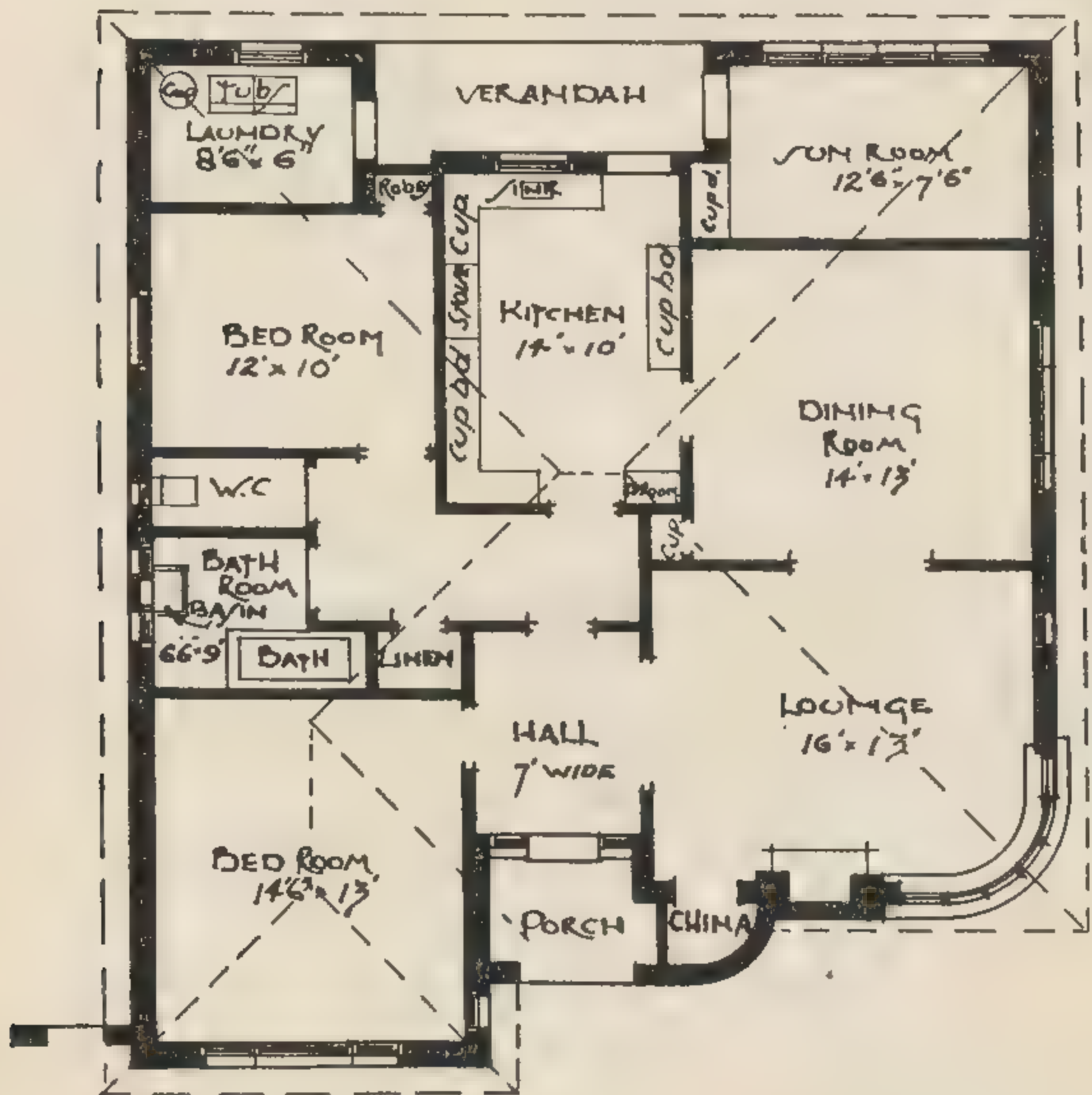


THIS IS IN DEMAND TO-DAY.

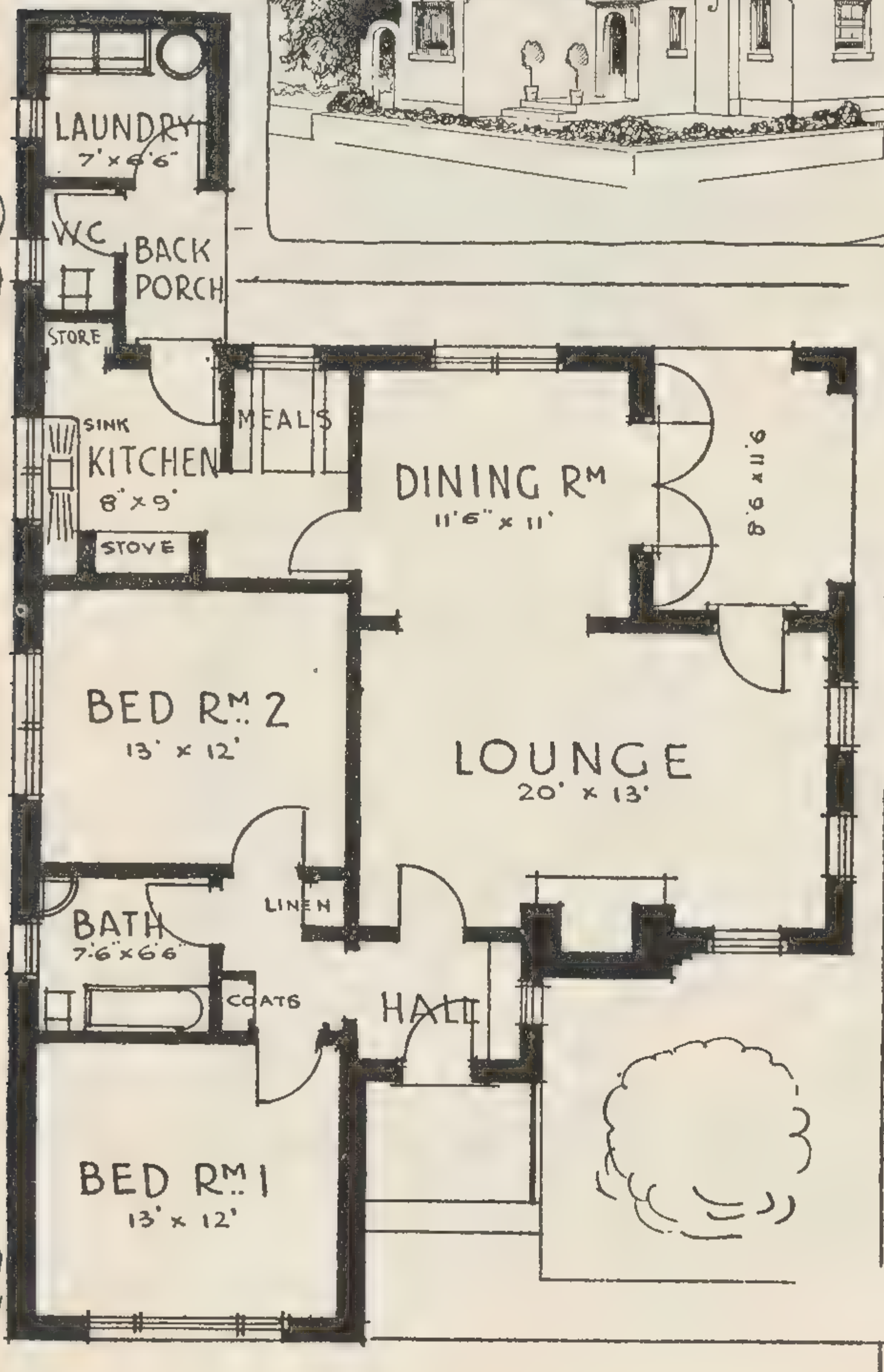




THIS RESIDENCE WITH ITS CIRCULAR WINDOW MAKES AN ATTRACTIVE HOME.

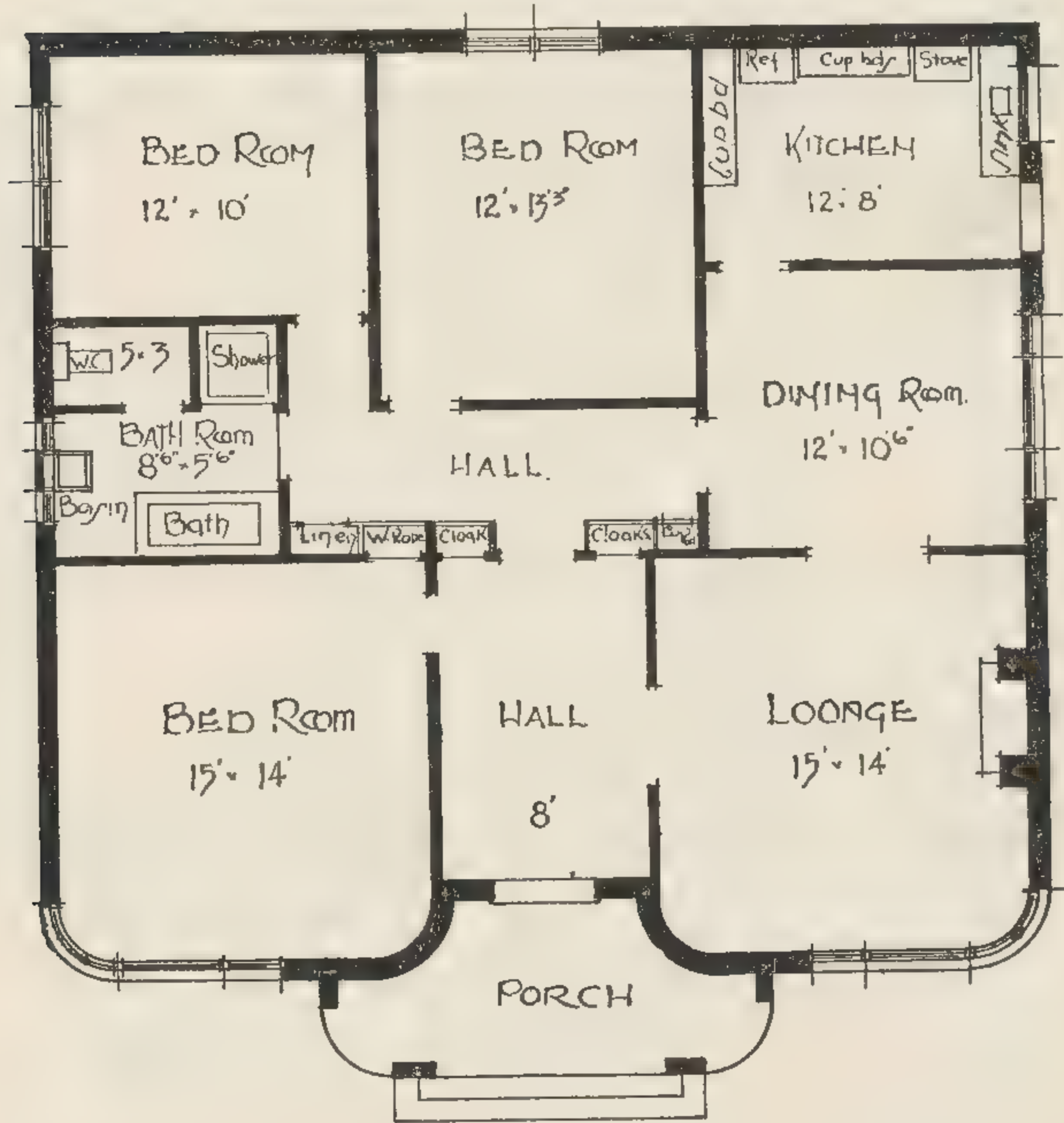


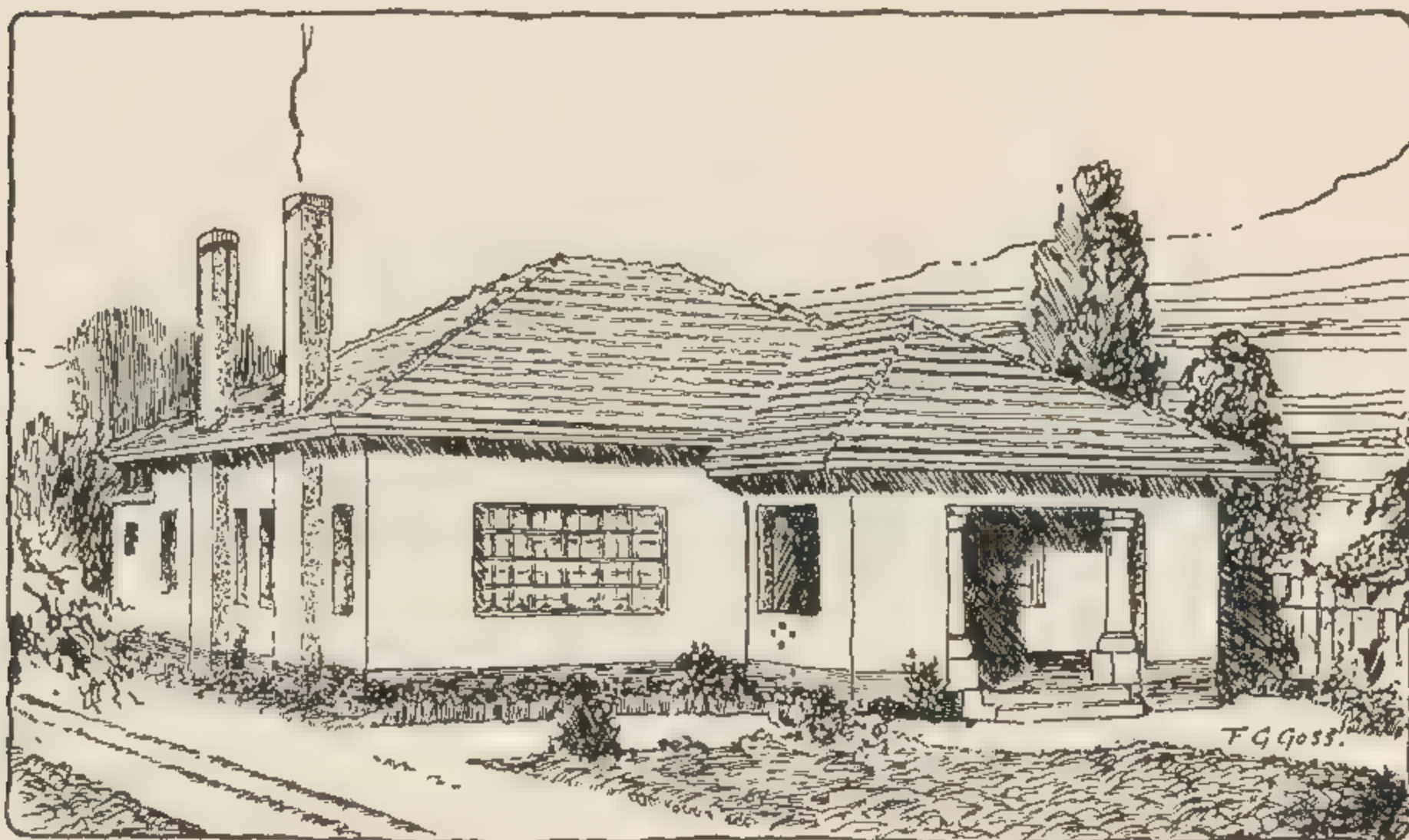
FOR THAT
CORNER SITE.



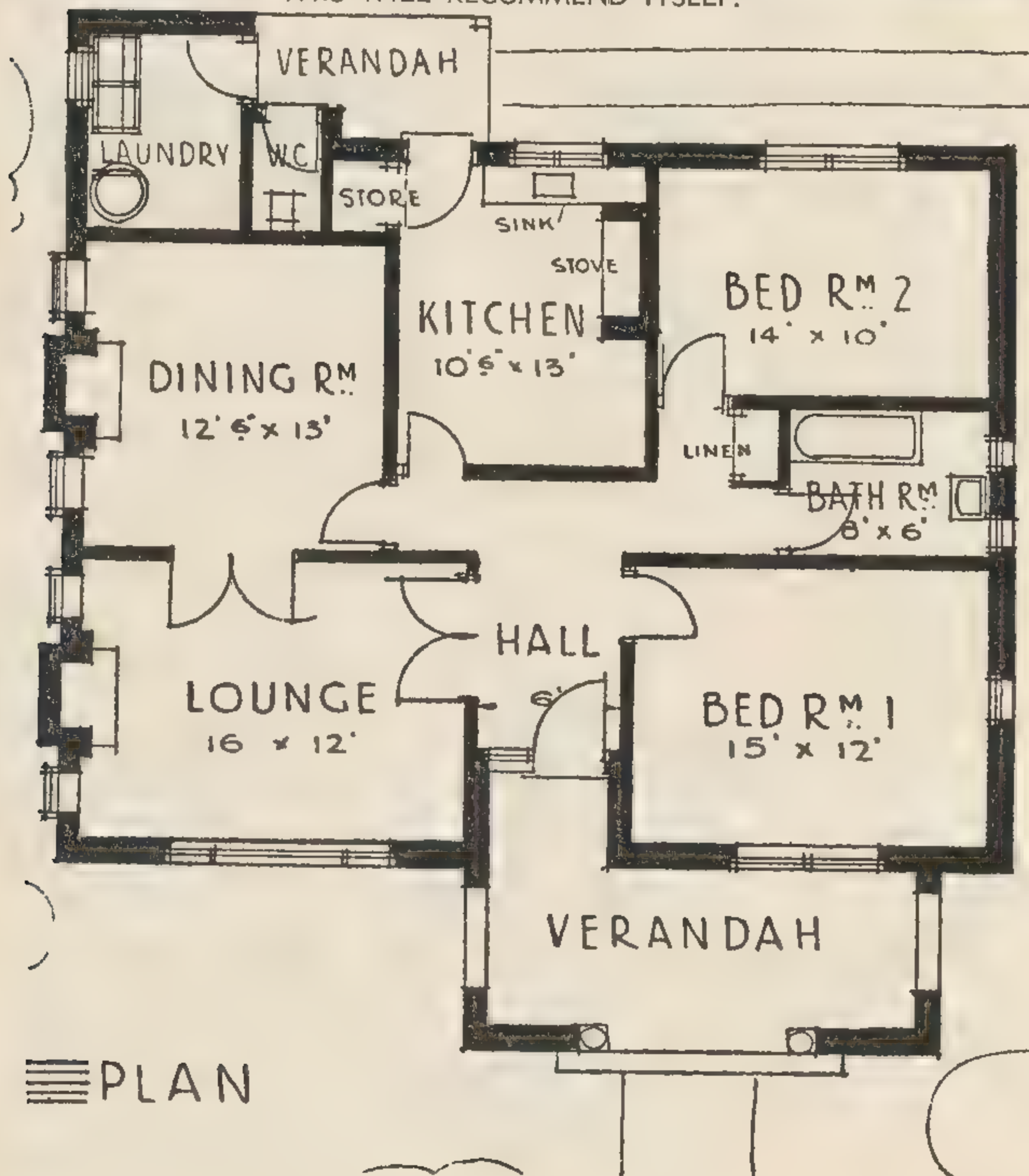


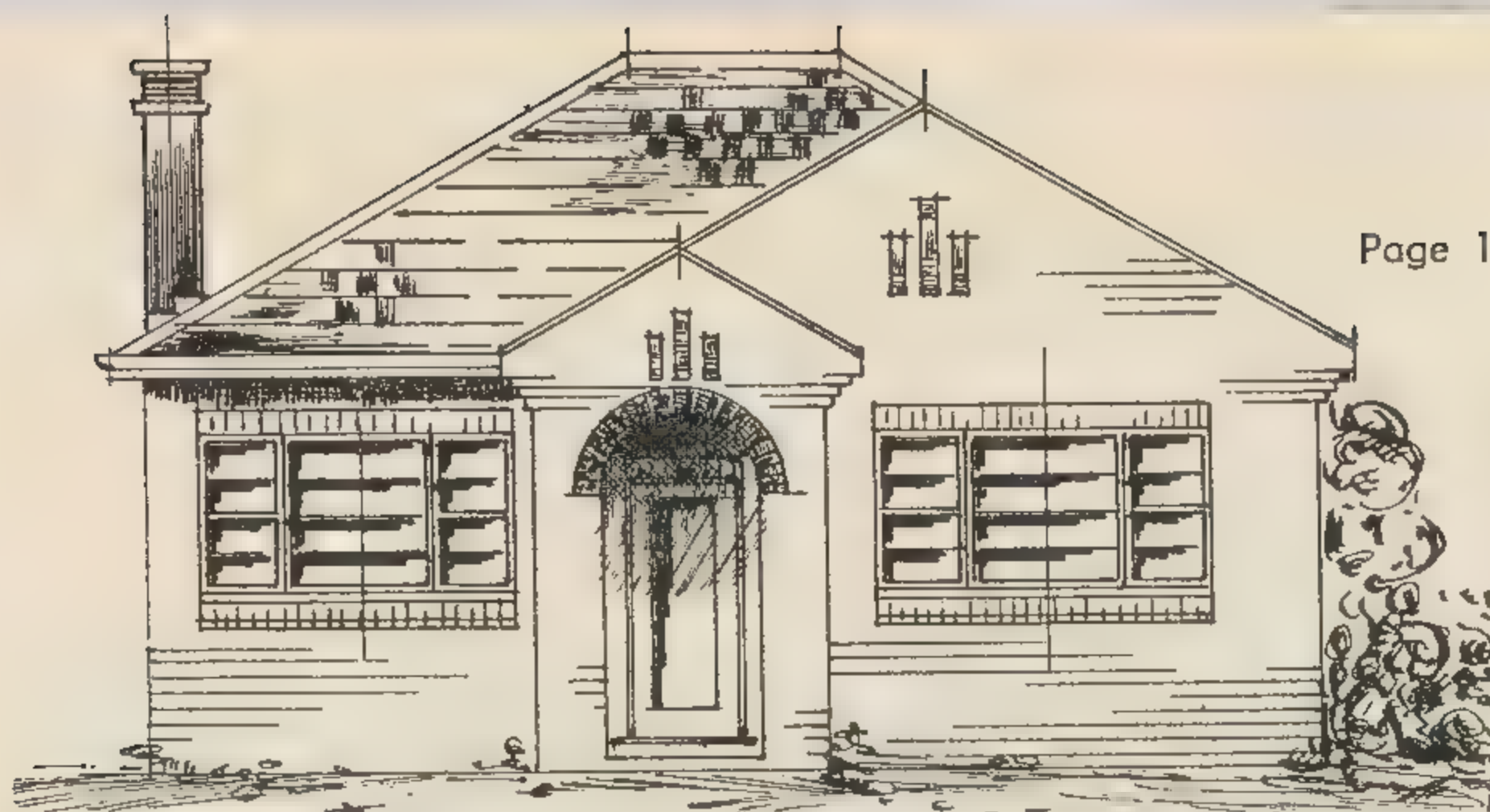
THE ROUNDED CORNERS WHICH ARE SO POPULAR.



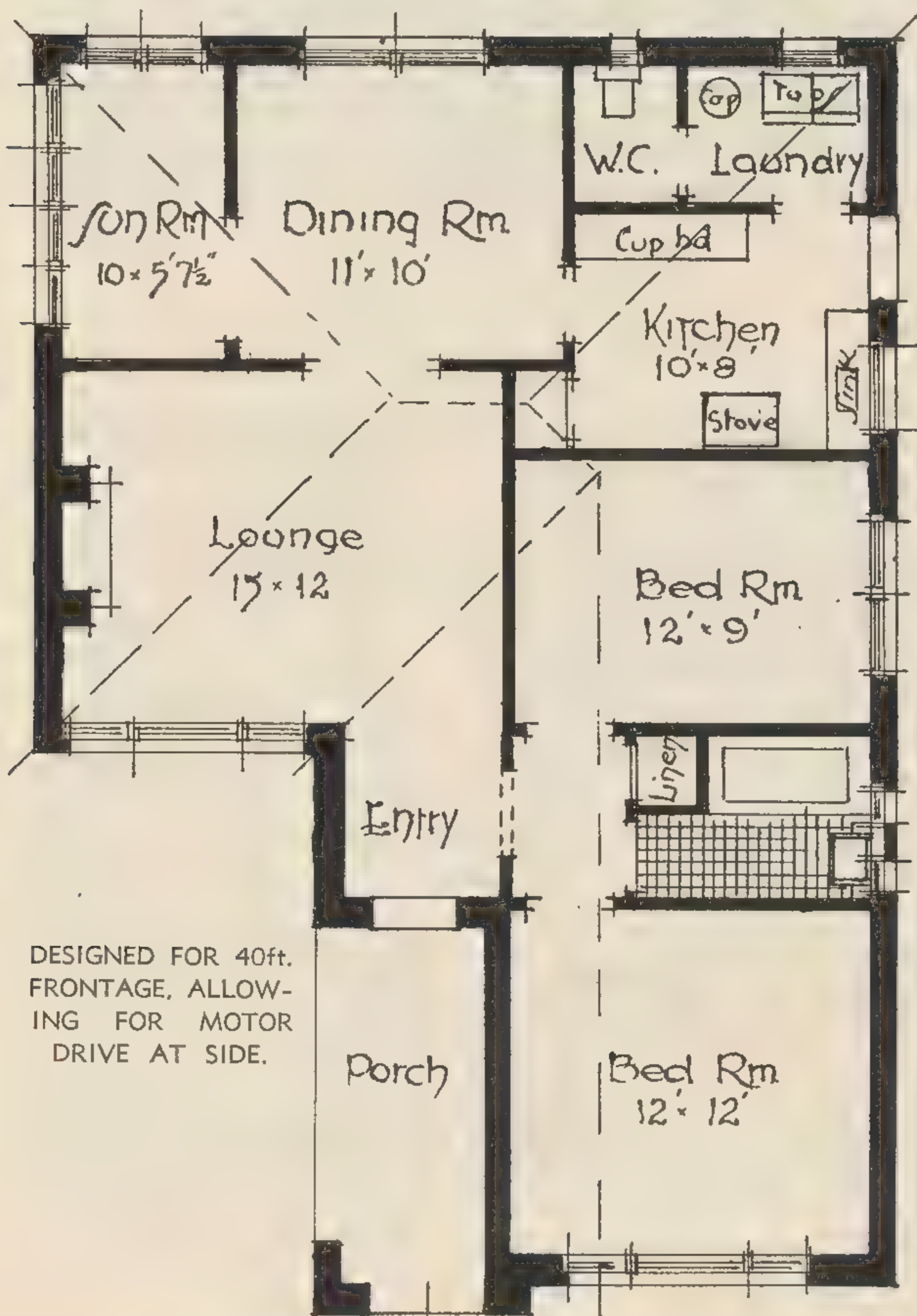


THIS WILL RECOMMEND ITSELF.

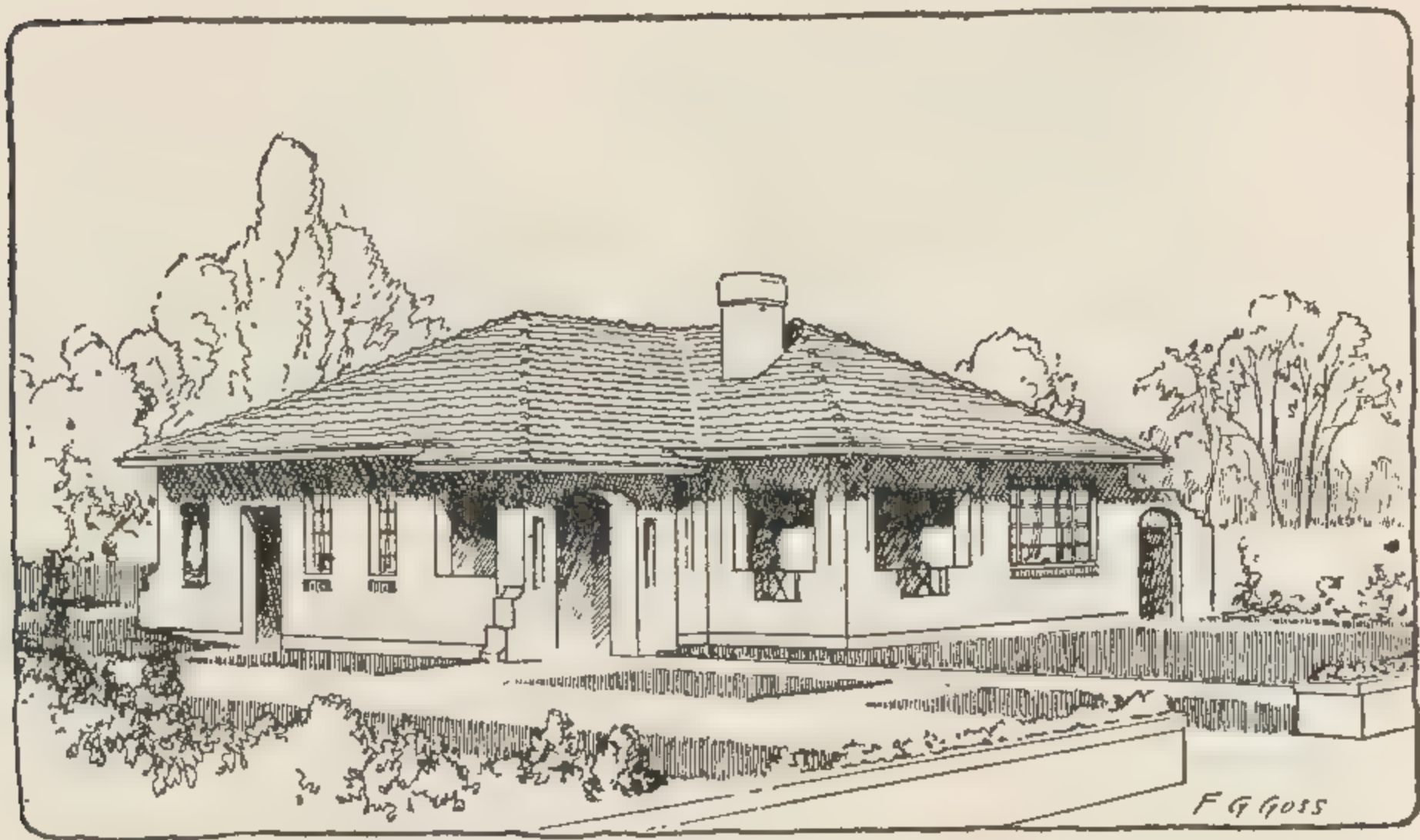




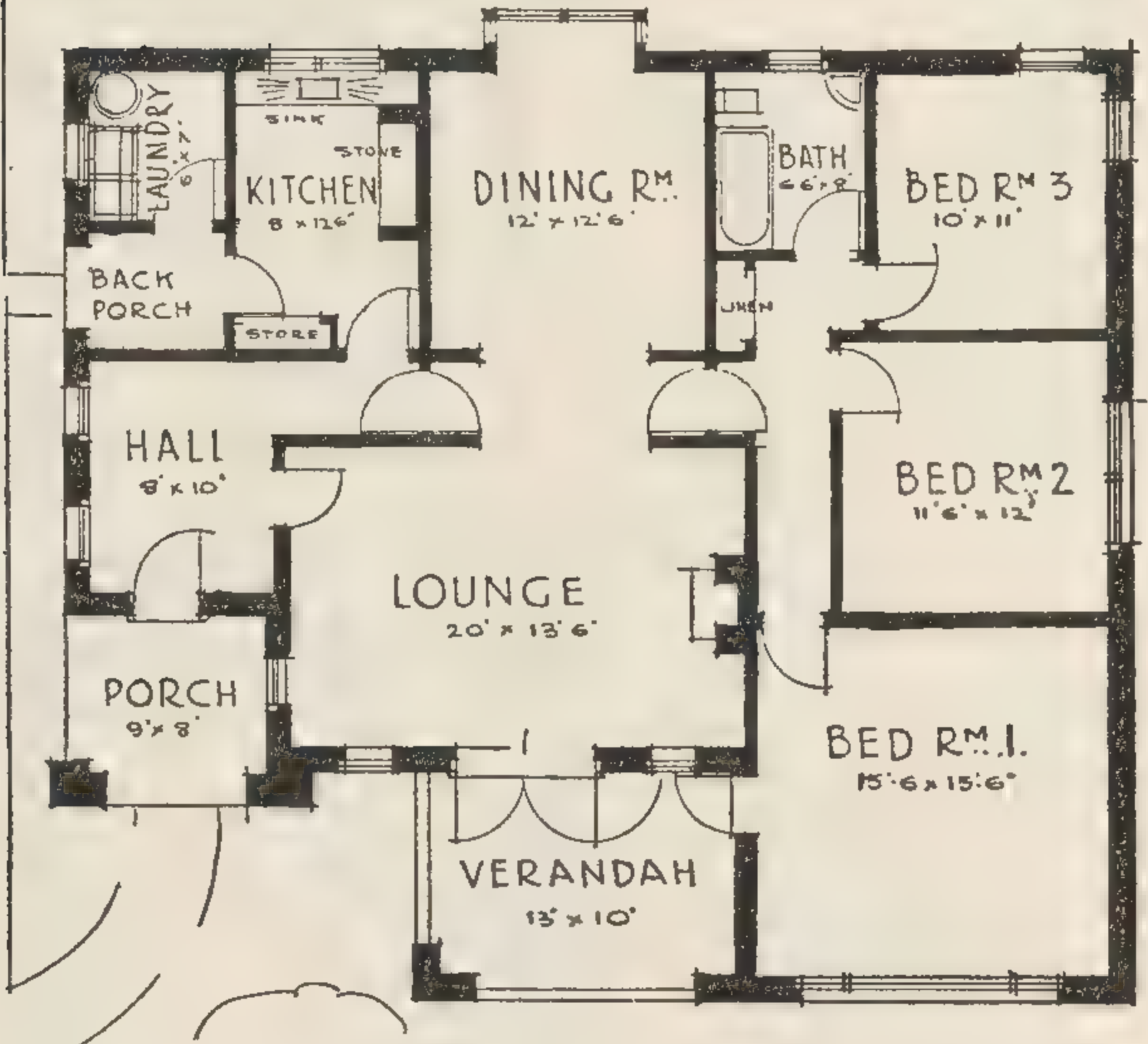
F.G. Goss

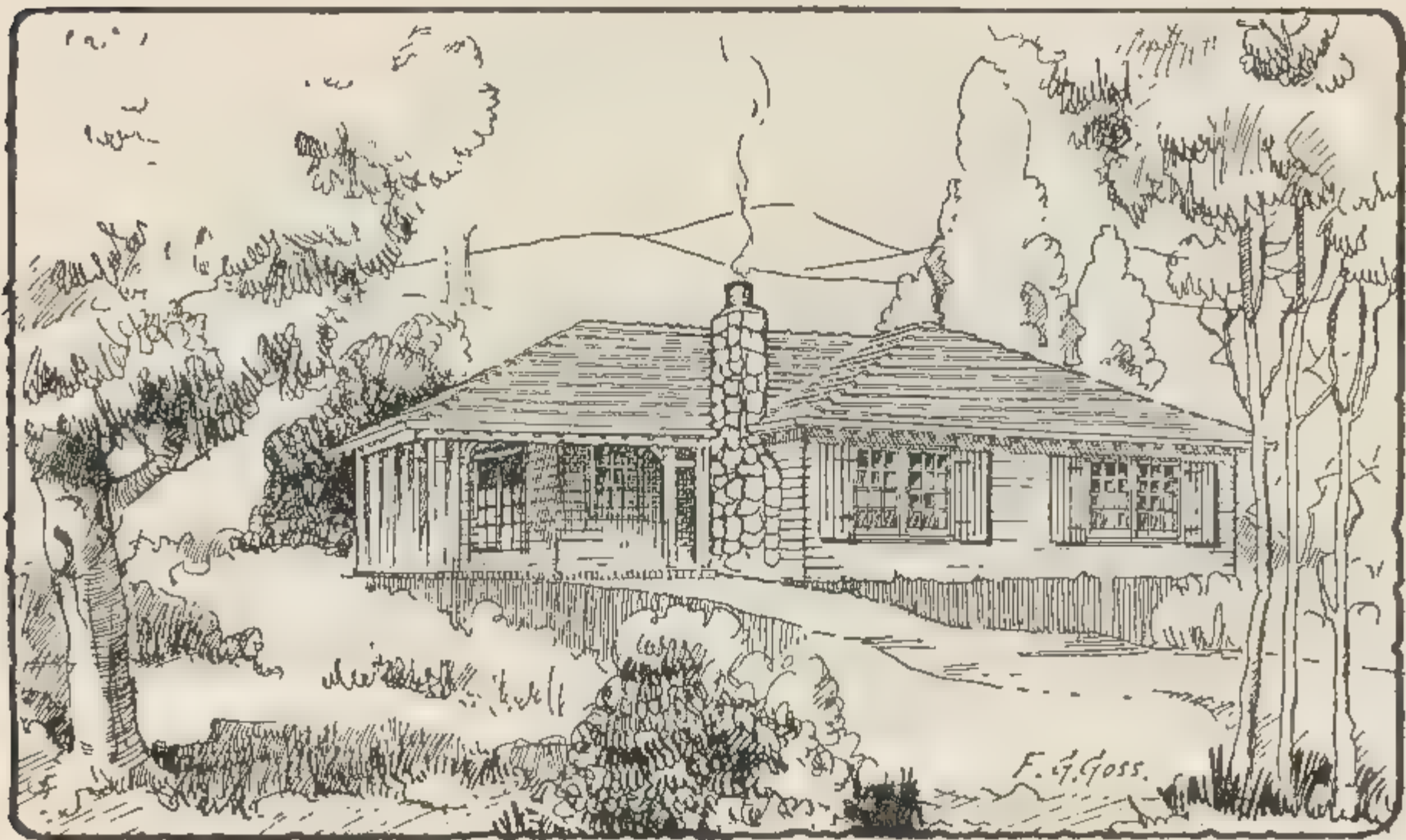


DESIGNED FOR 40ft.
FRONTAGE, ALLOW-
ING FOR MOTOR
DRIVE AT SIDE.

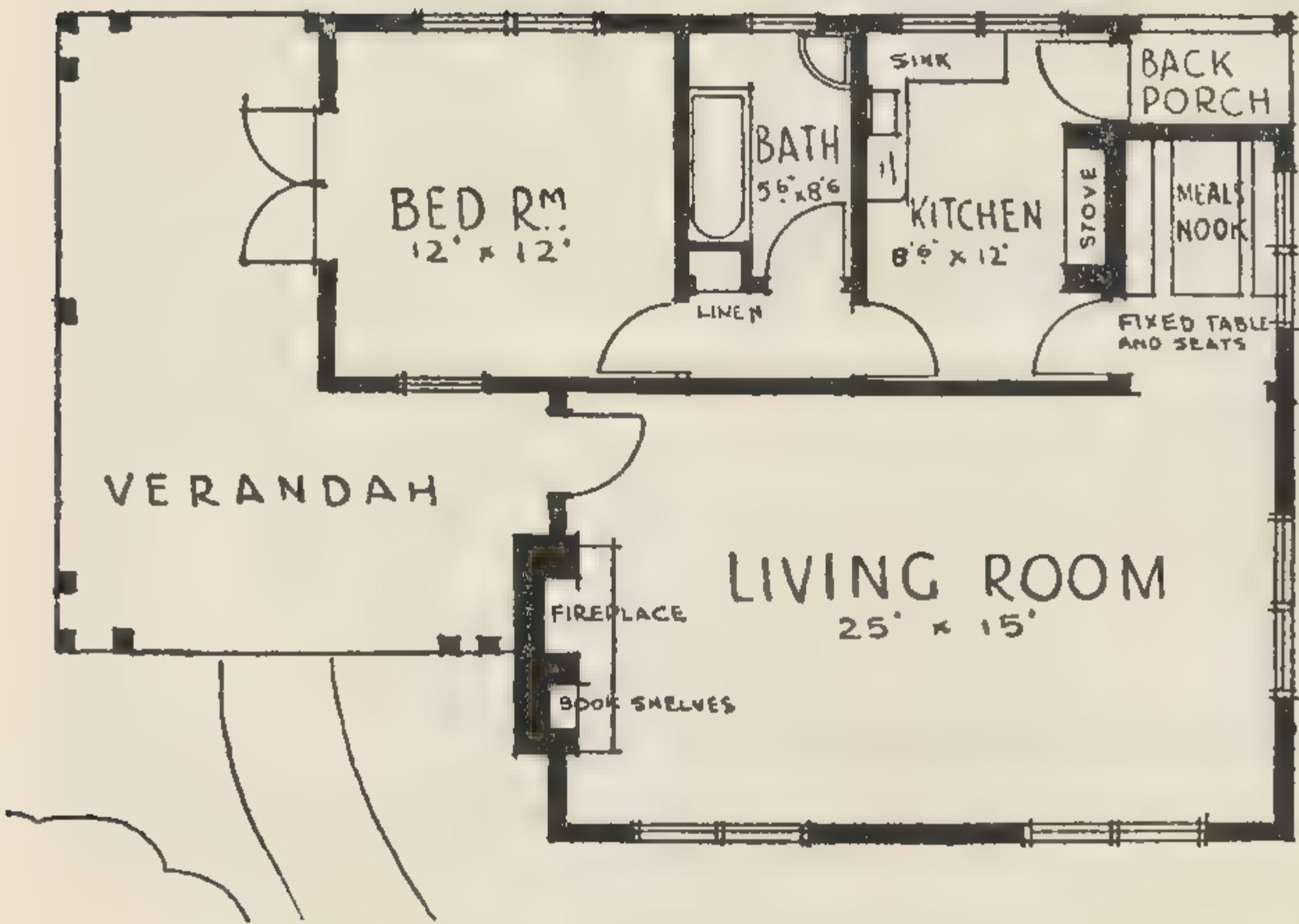


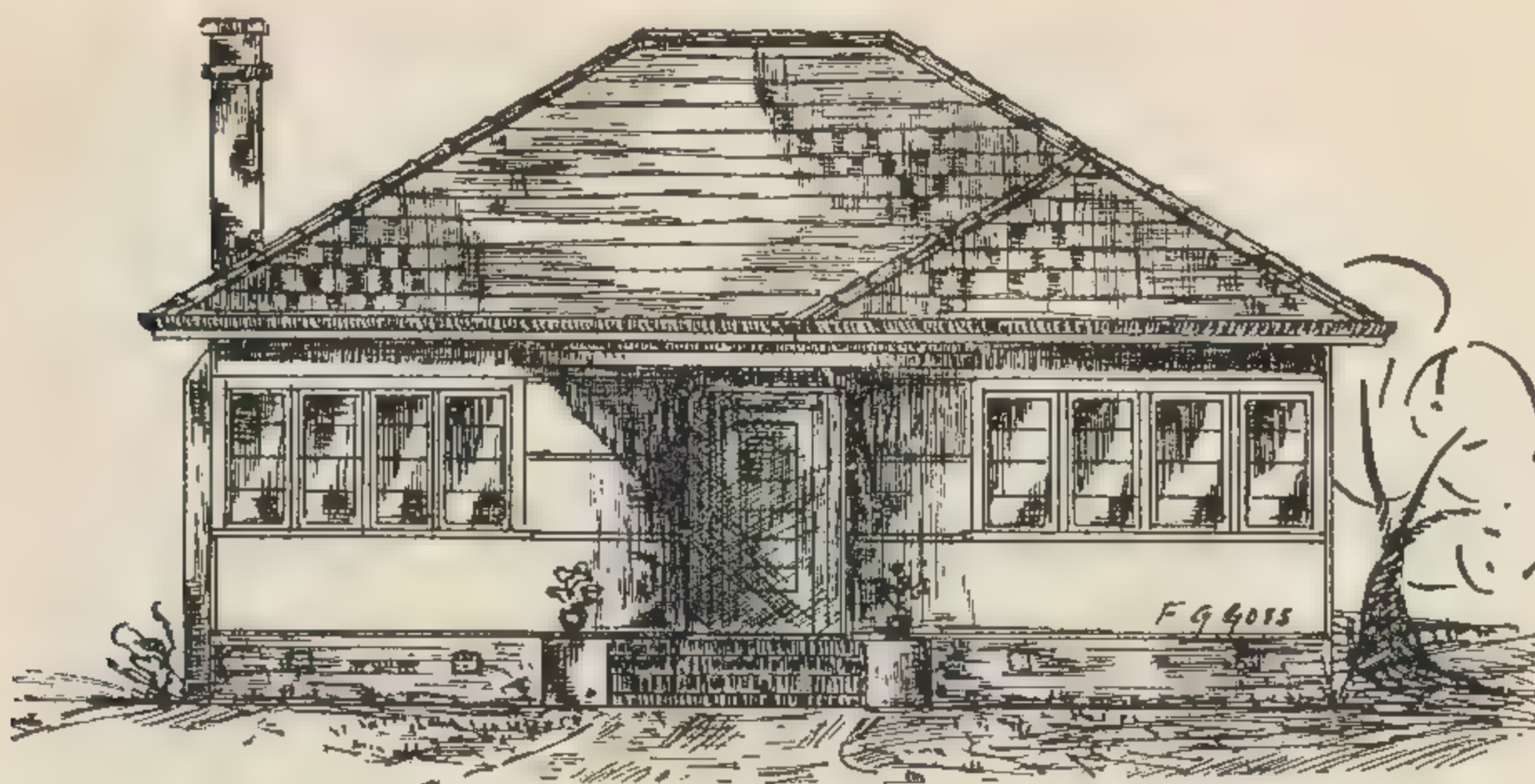
ANOTHER CORNER SITE.



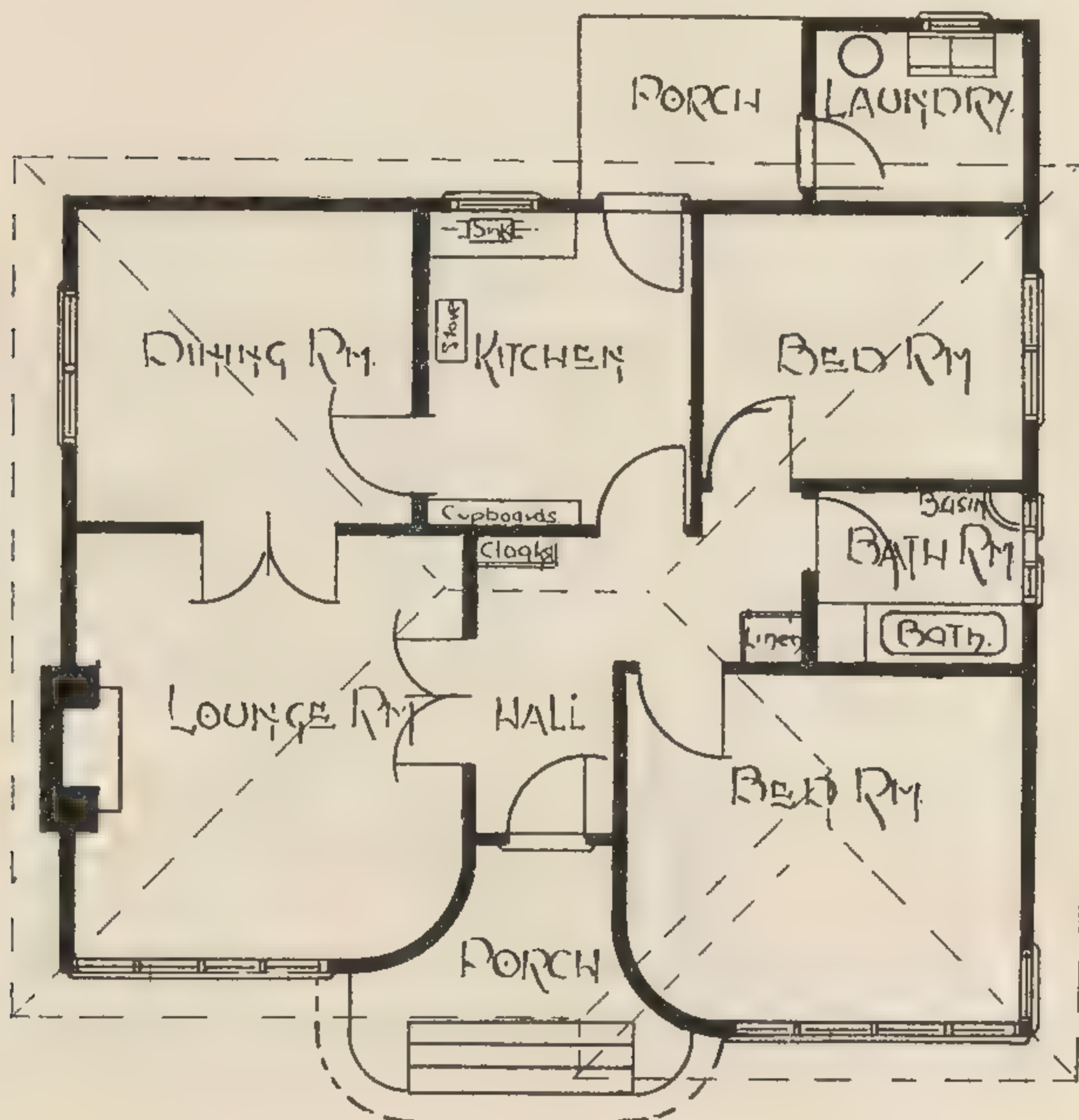


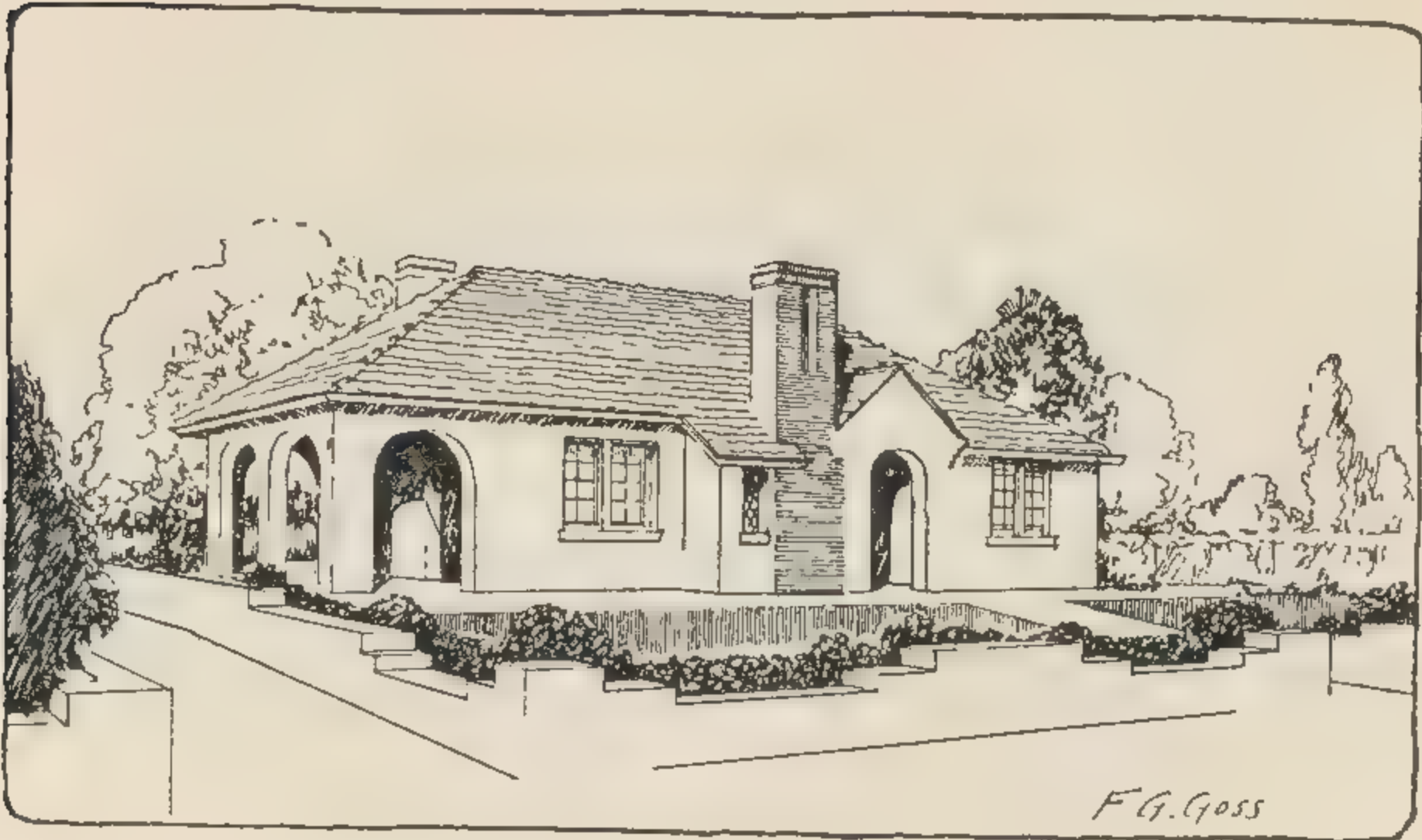
THE HOME IN THE HILLS.



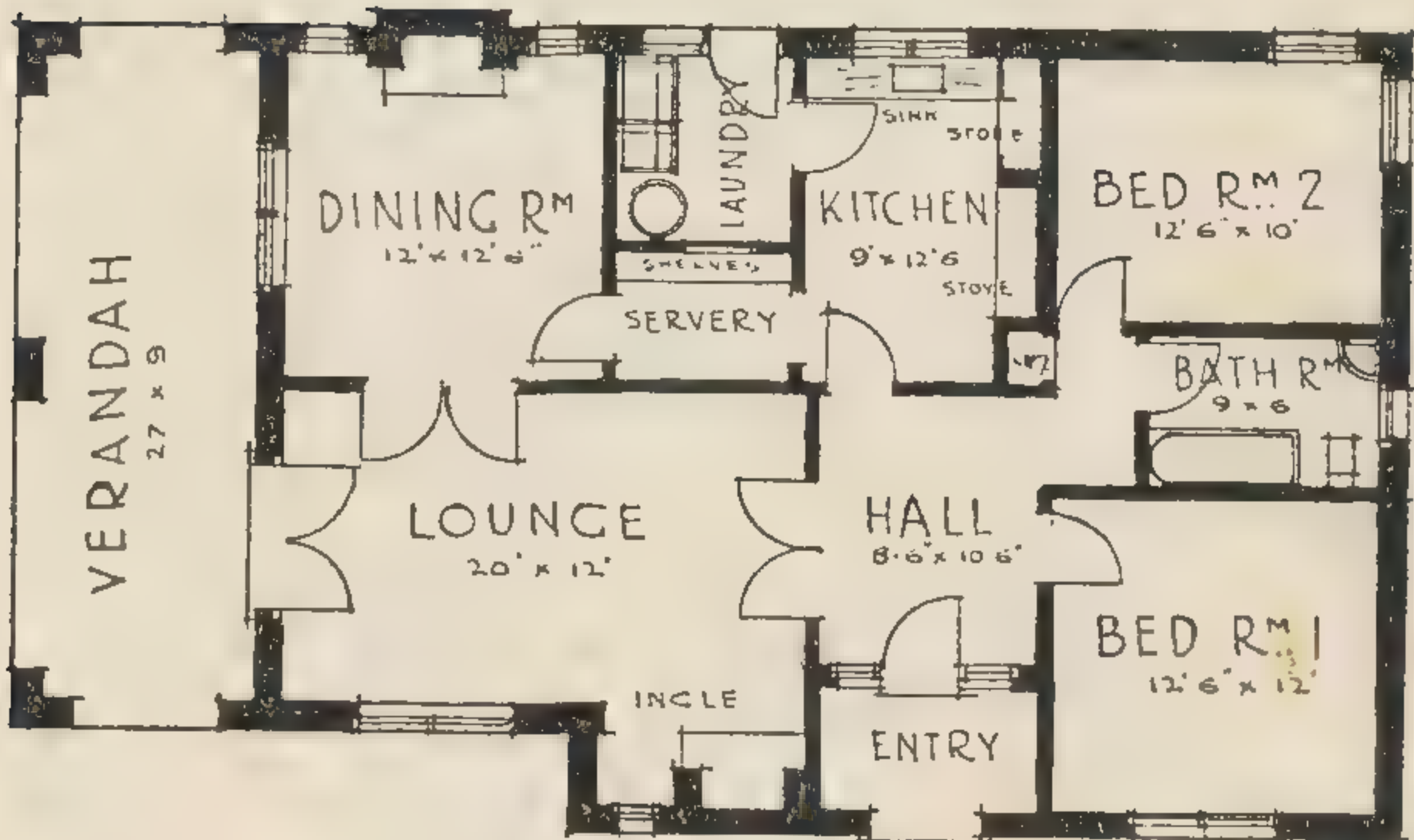


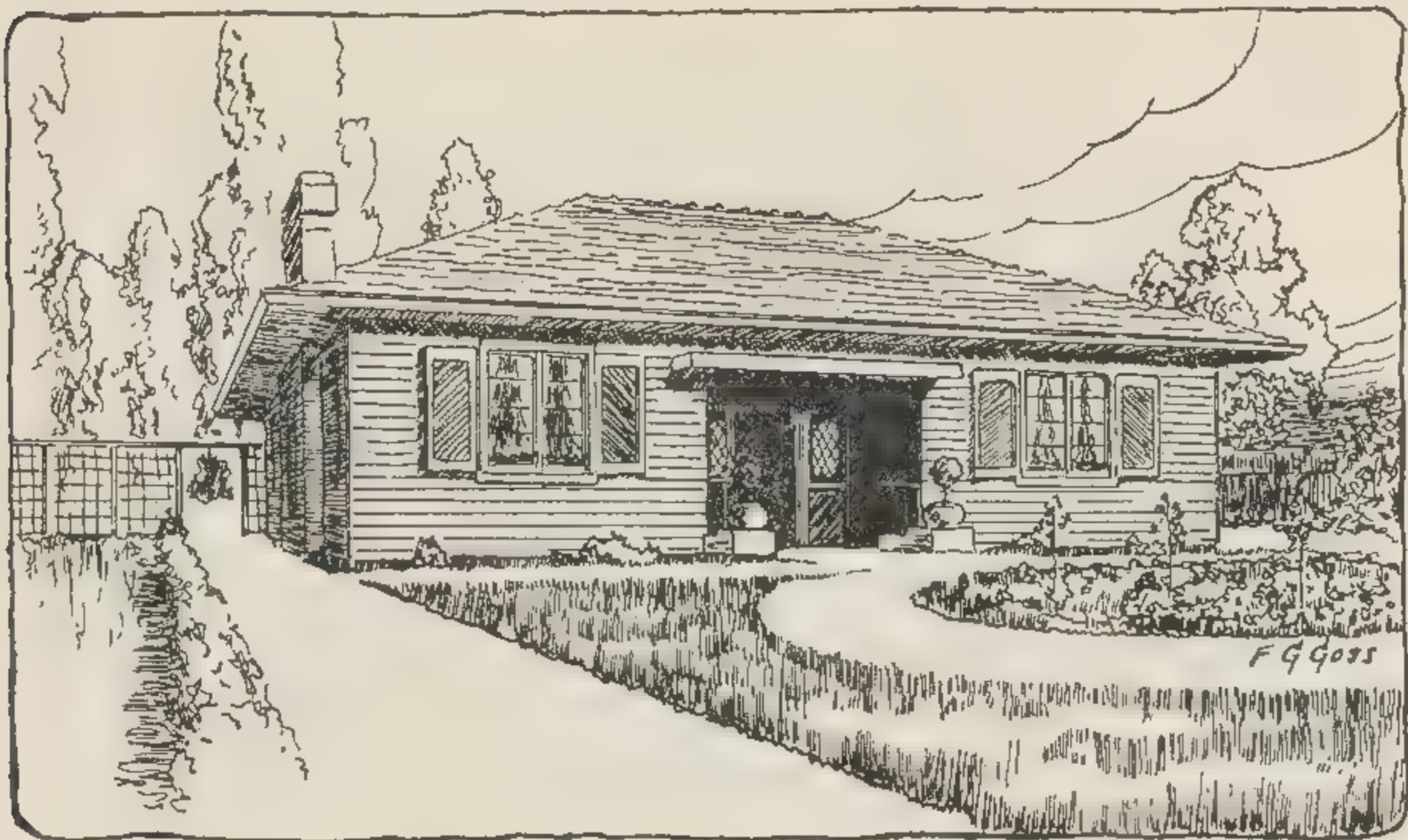
THE FIBRO CEMENT HOUSE, SHOWING HORIZONTAL PANEL TREATMENT OF WALLS.



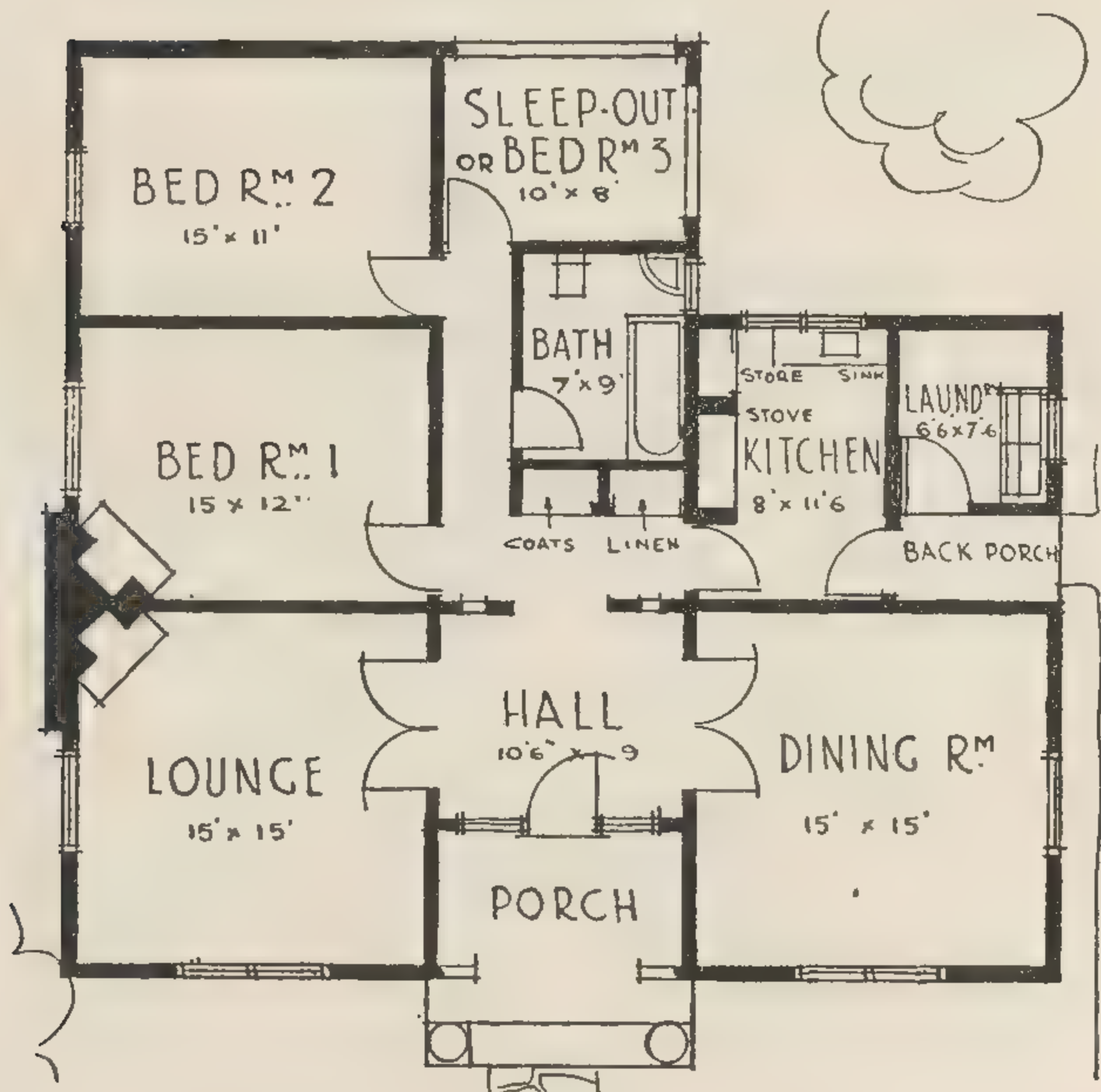


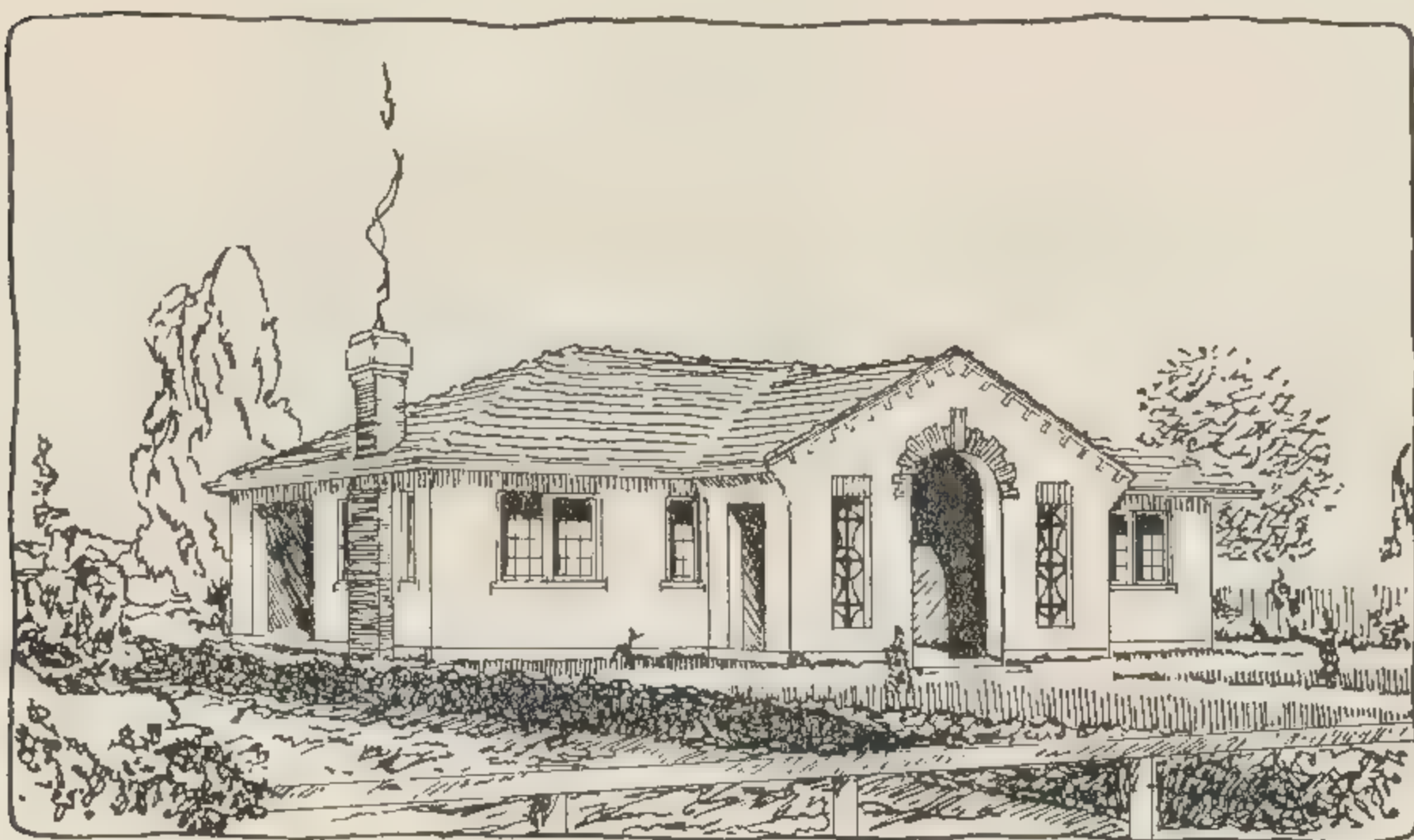
THIS RESIDENCE GIVES A FEELING OF COMFORT.



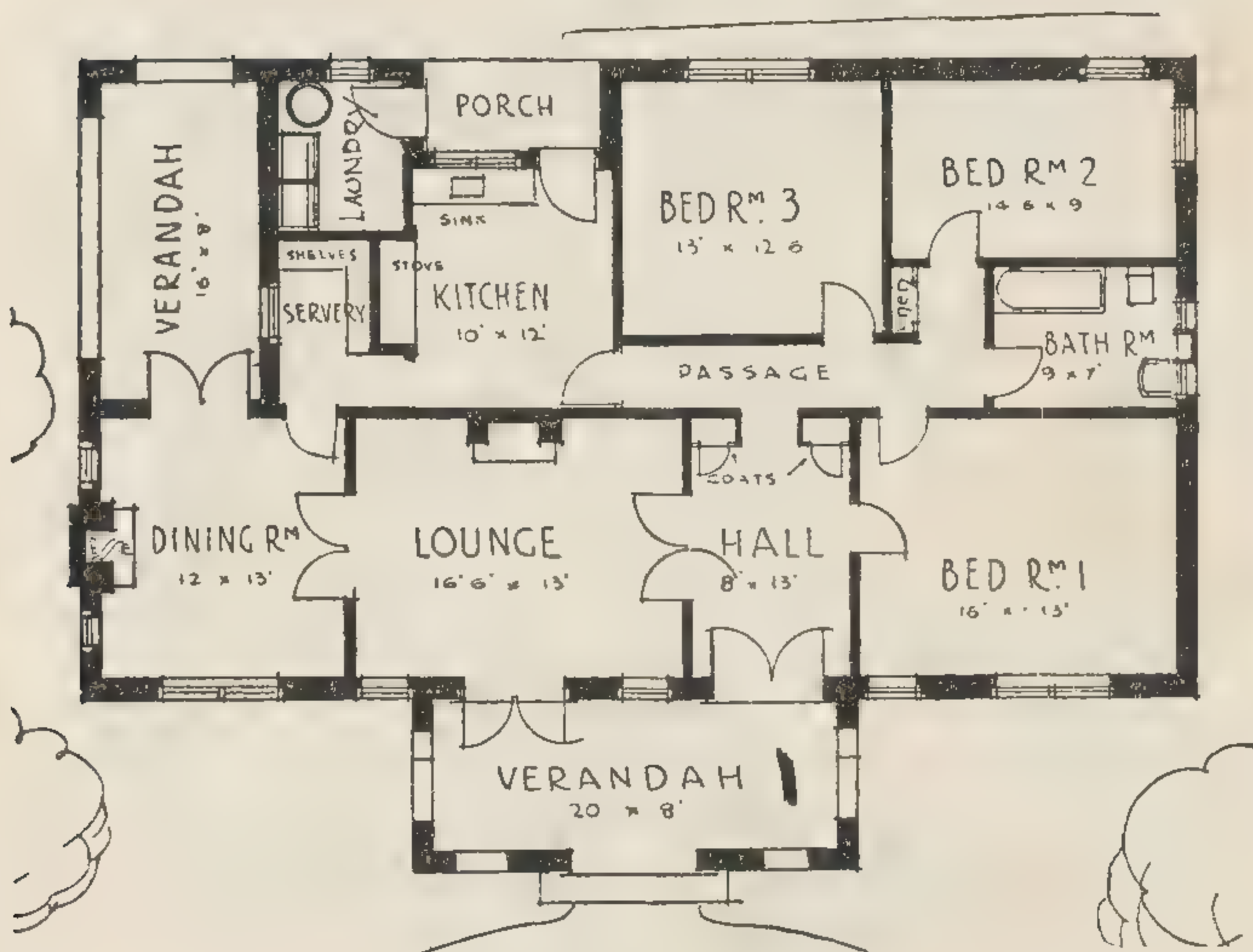


FOR THOSE WHO PREFER TIMBER TO BRICK.



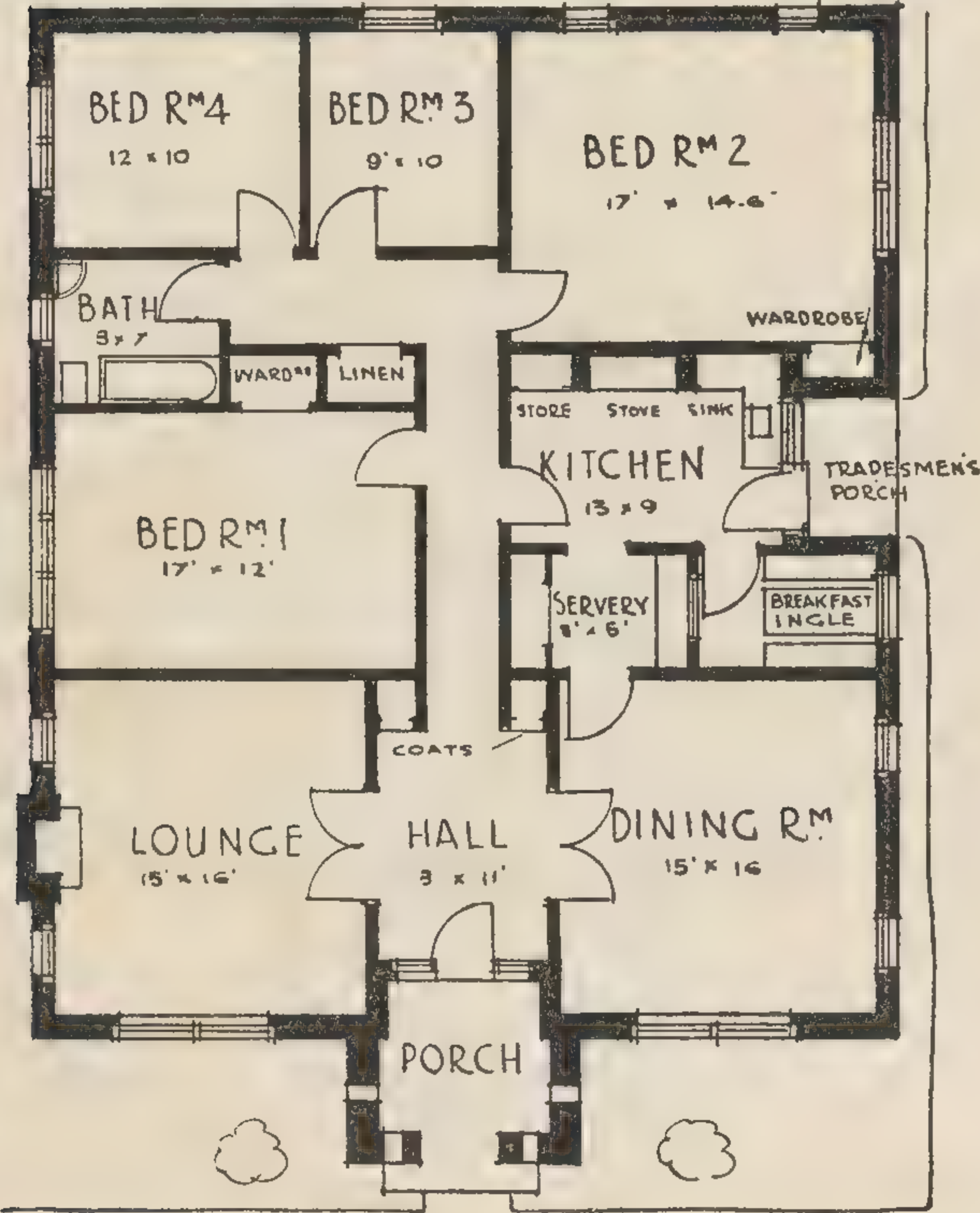


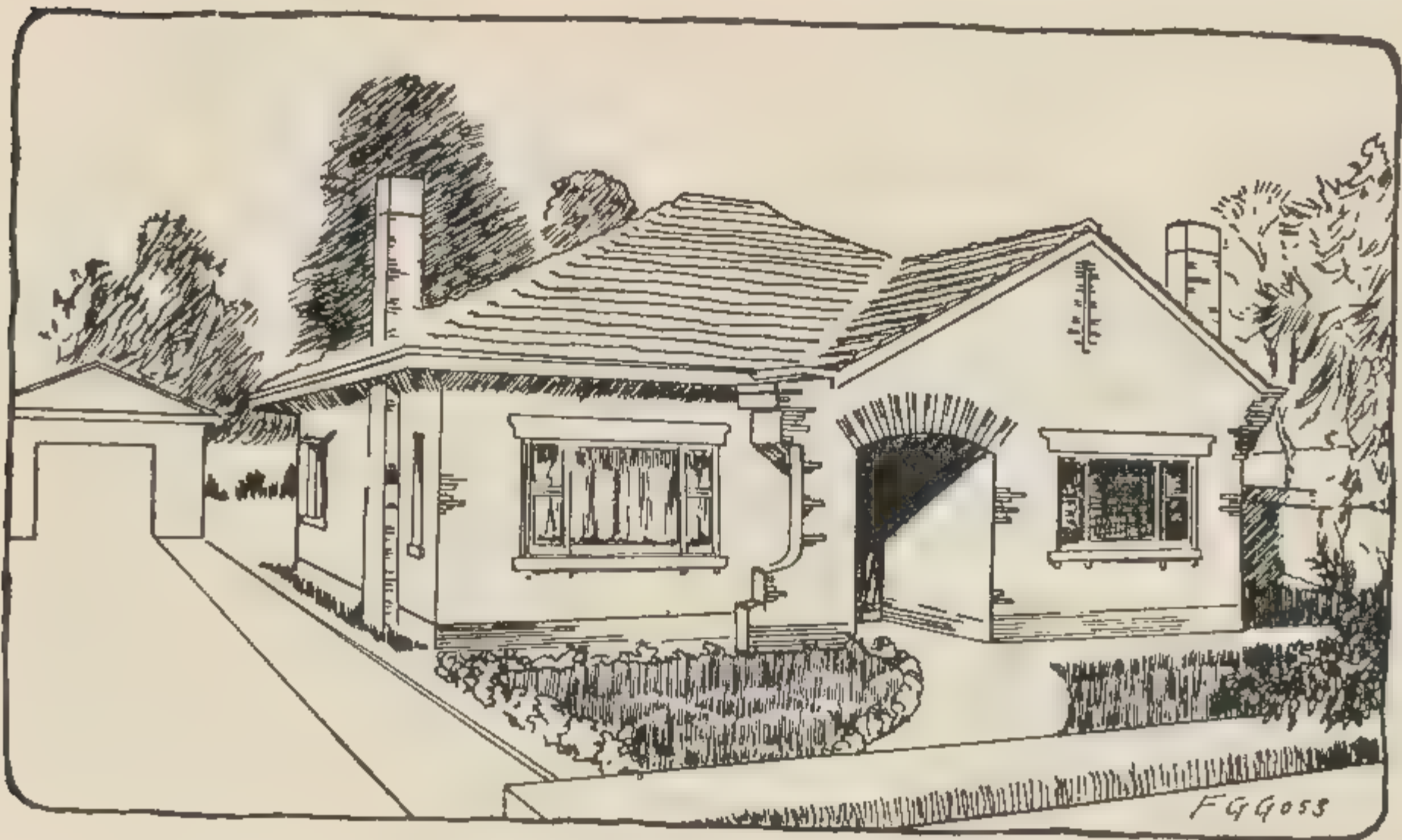
DESIGNED FOR THE WIDE ALLOTMENT.



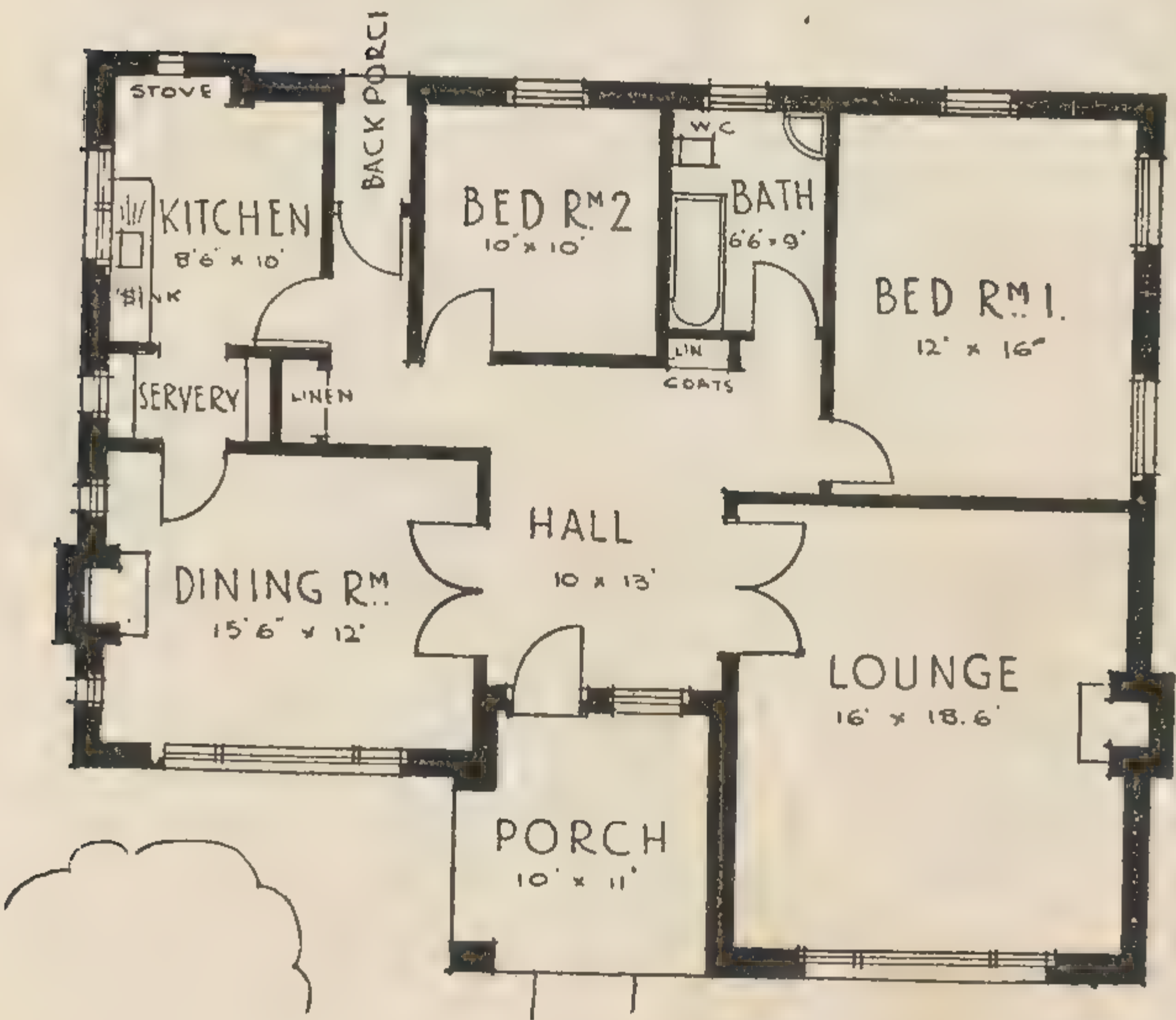


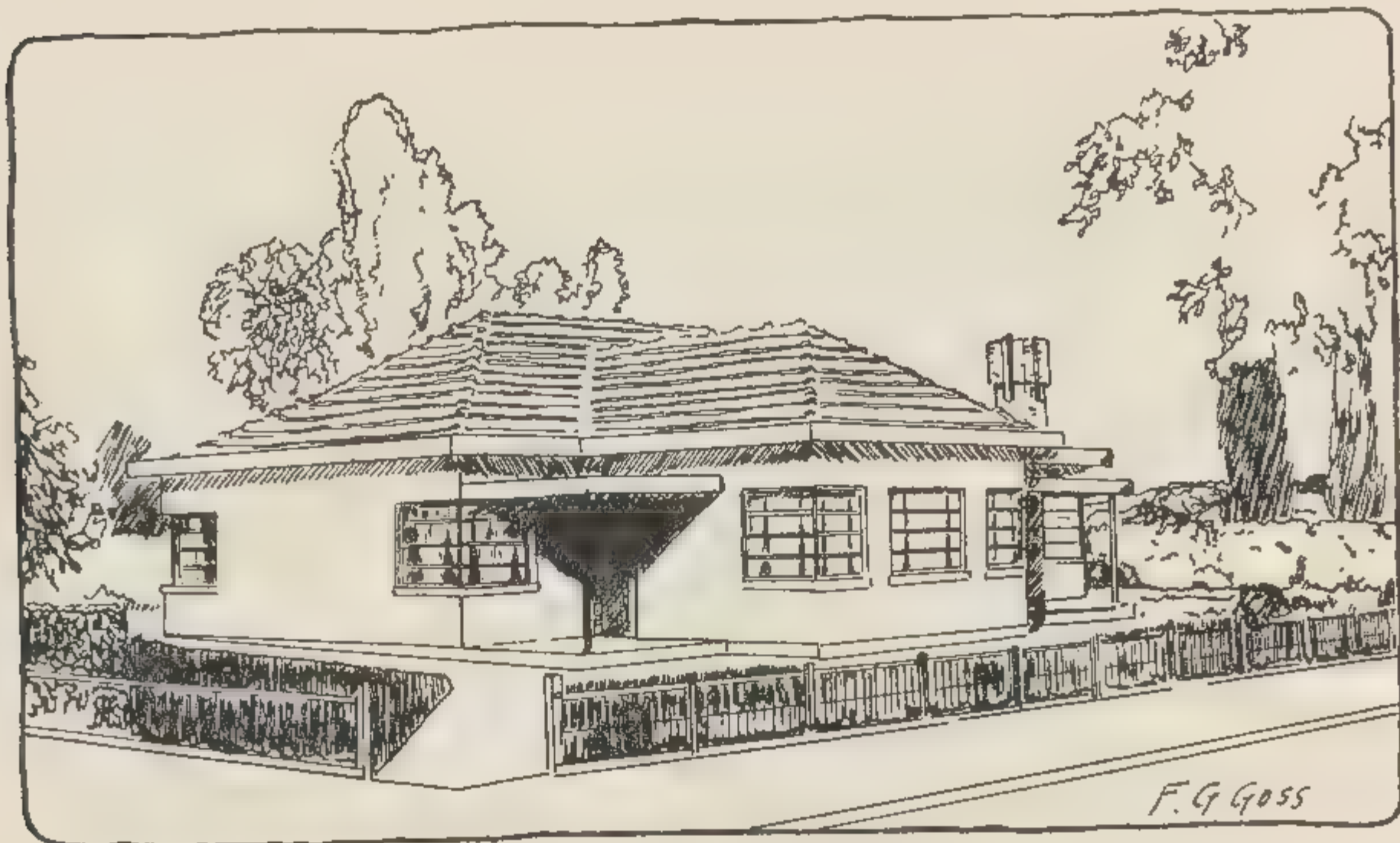
FOR COMFORTABLE LIVING, THE LARGE FAMILY.



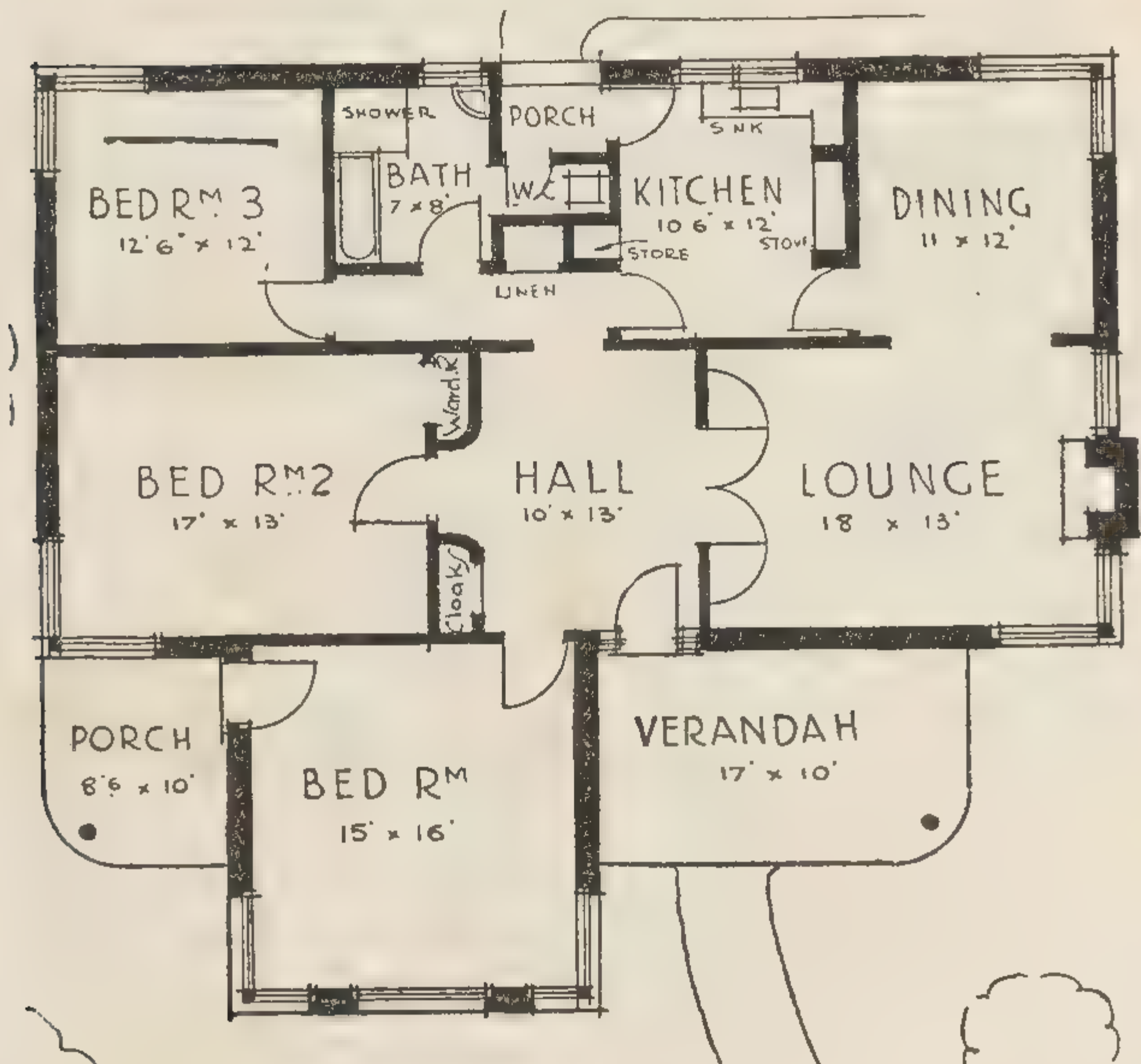


THIS PLAN APPEALS TO MANY HOME BUILDERS.



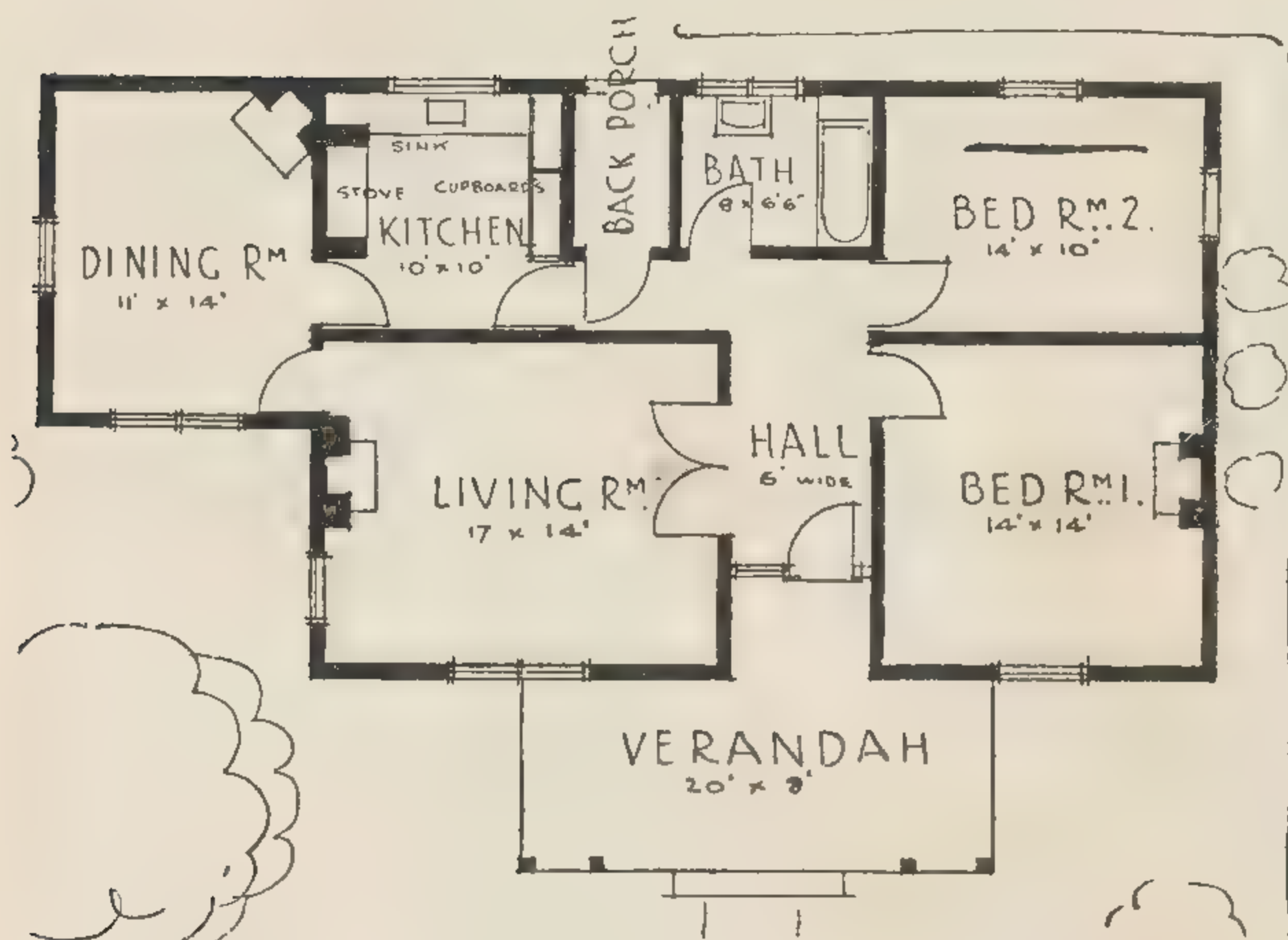


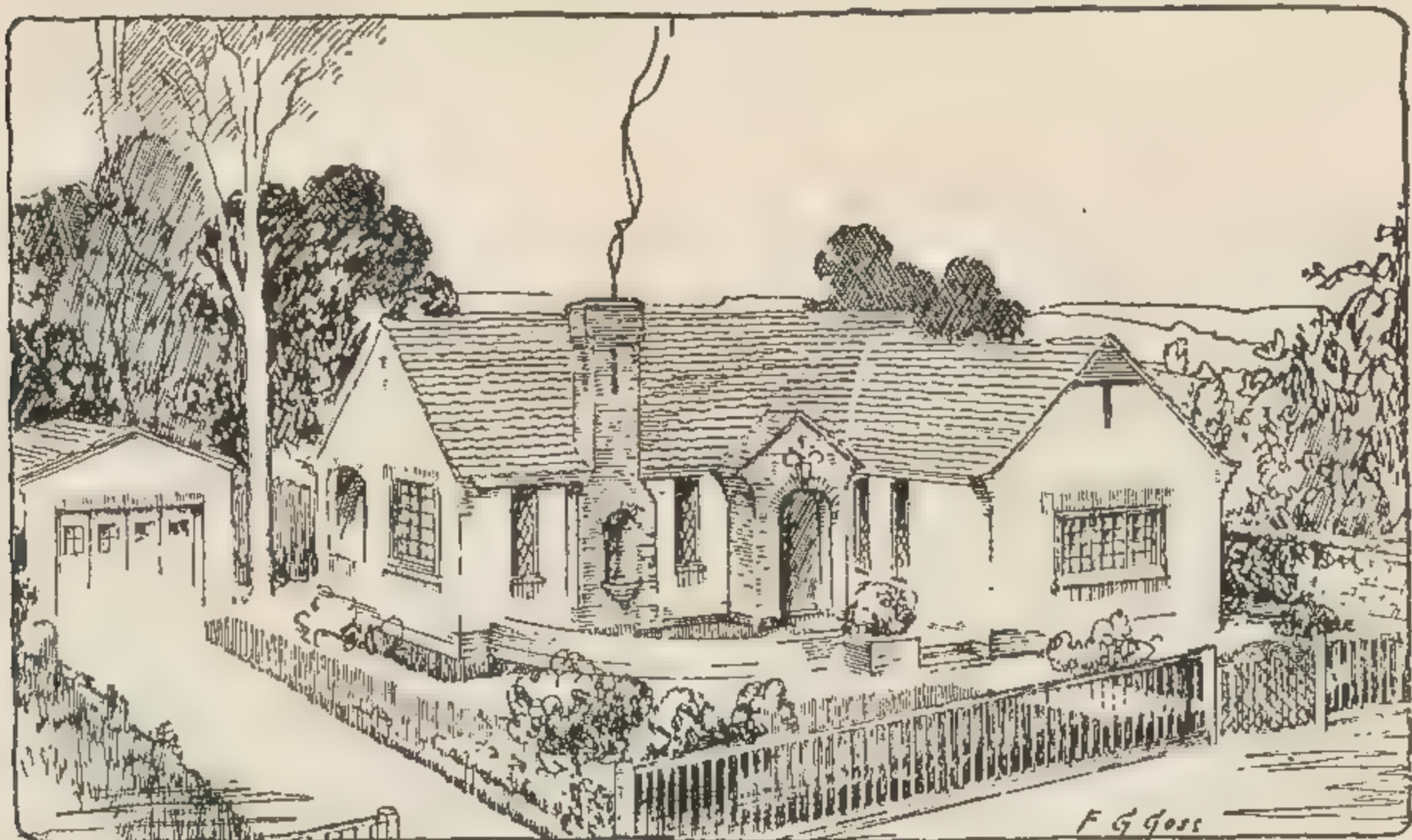
PLANNED FOR THE BIGGER FAMILY, EVERY DESIRABLE
CONVENIENCE.



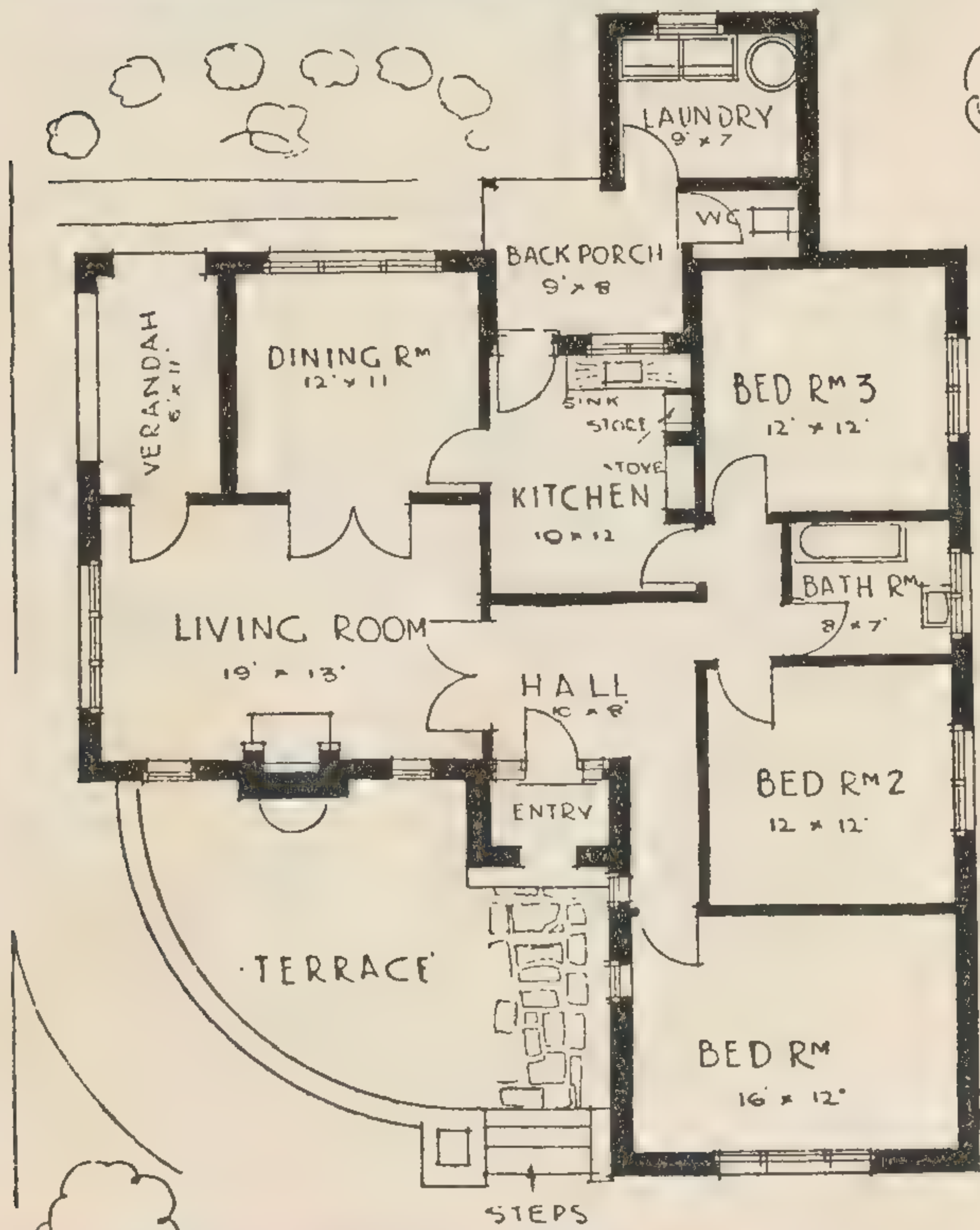


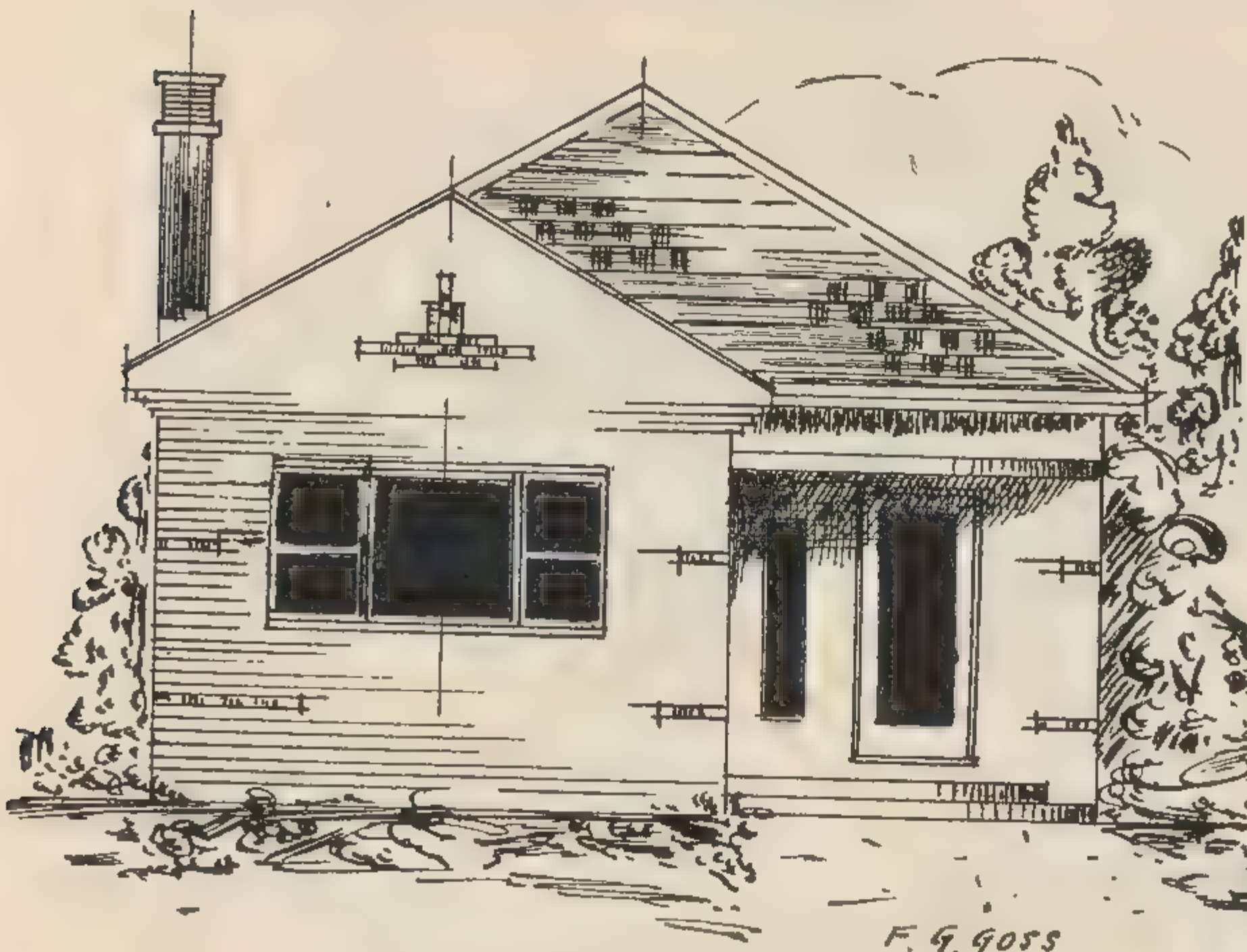
THE HOLIDAY HOME IN THE MOUNTAINS.





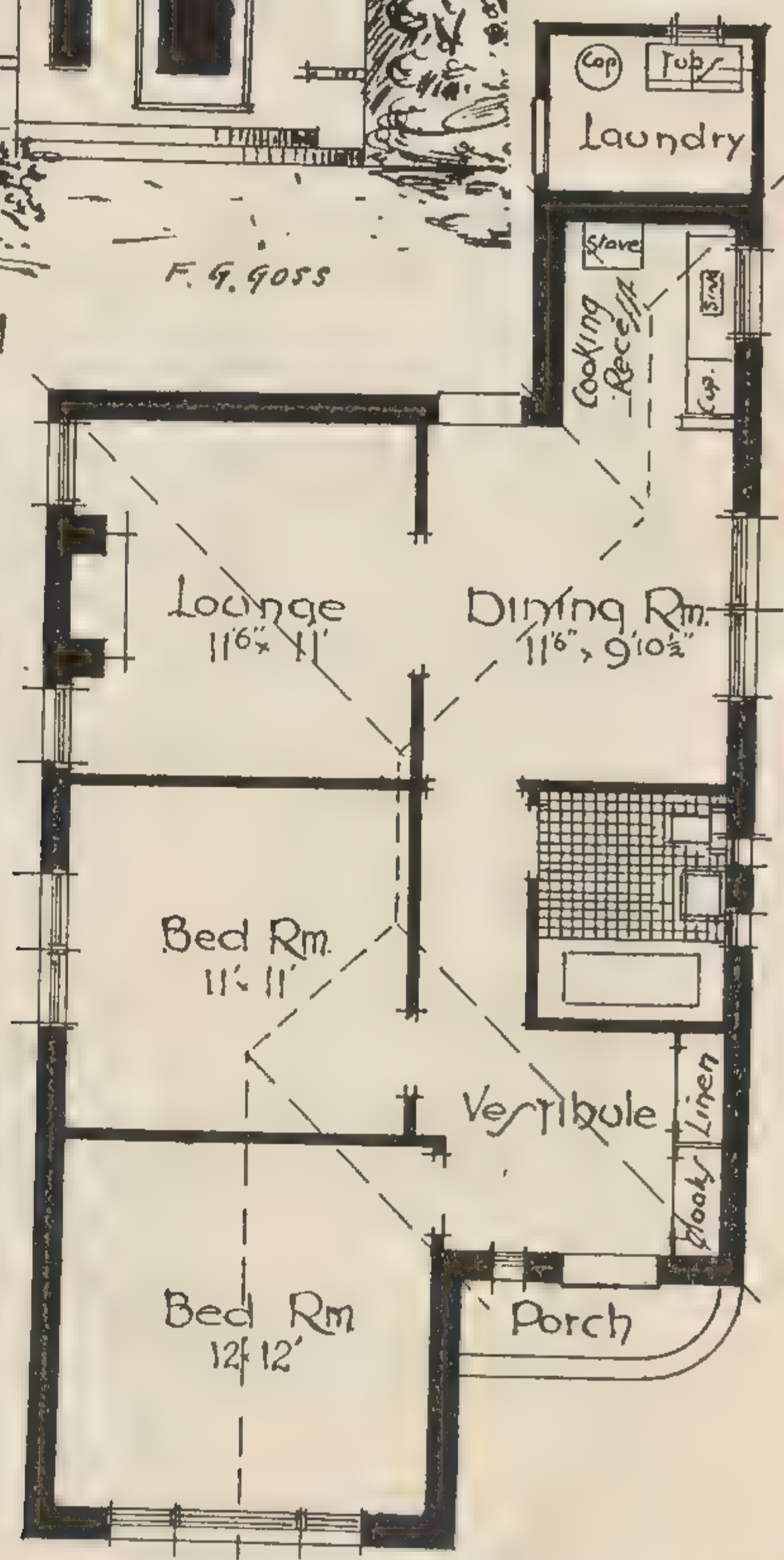
IDEAL FOR THE CORNER SITE.

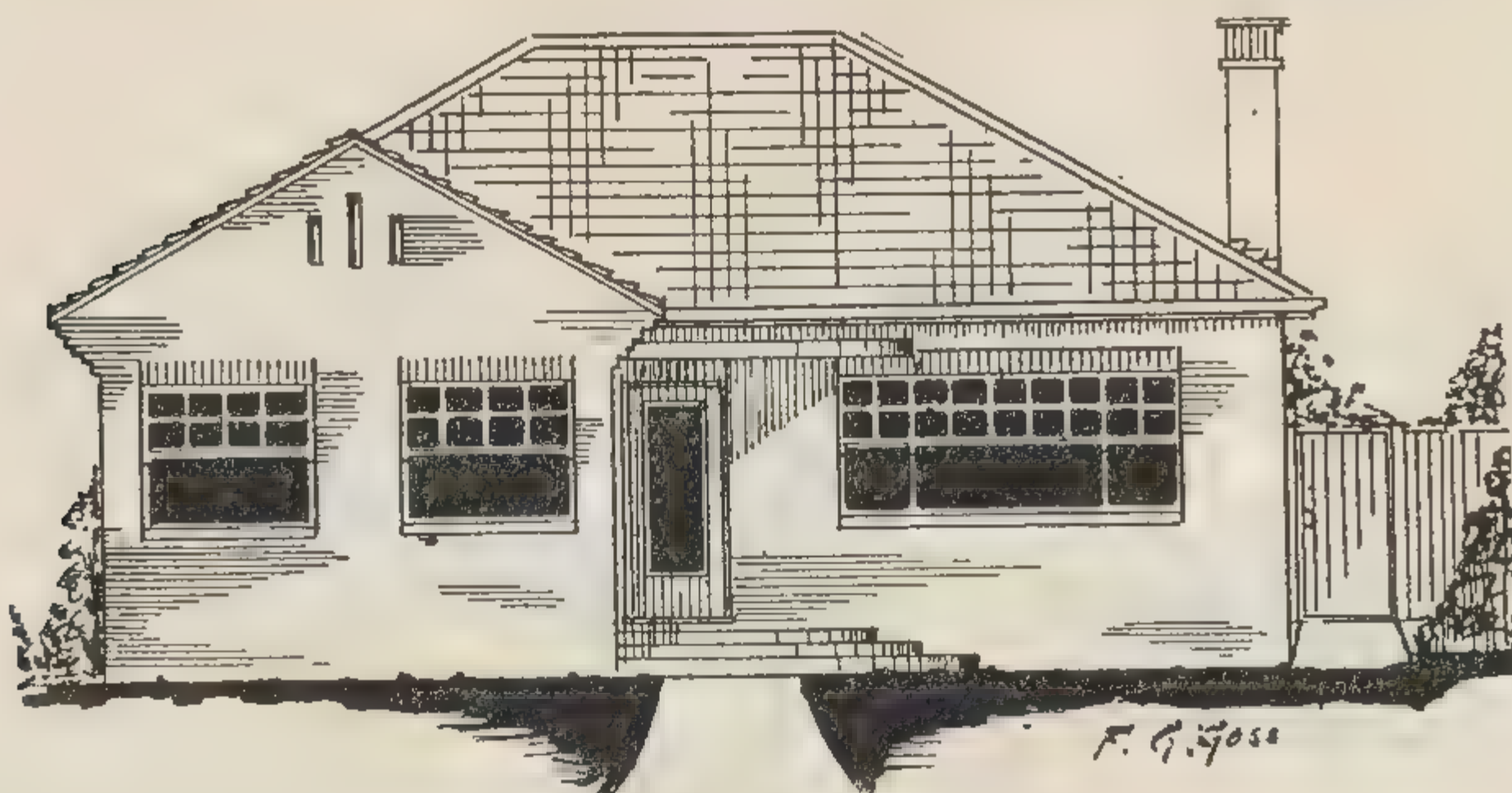




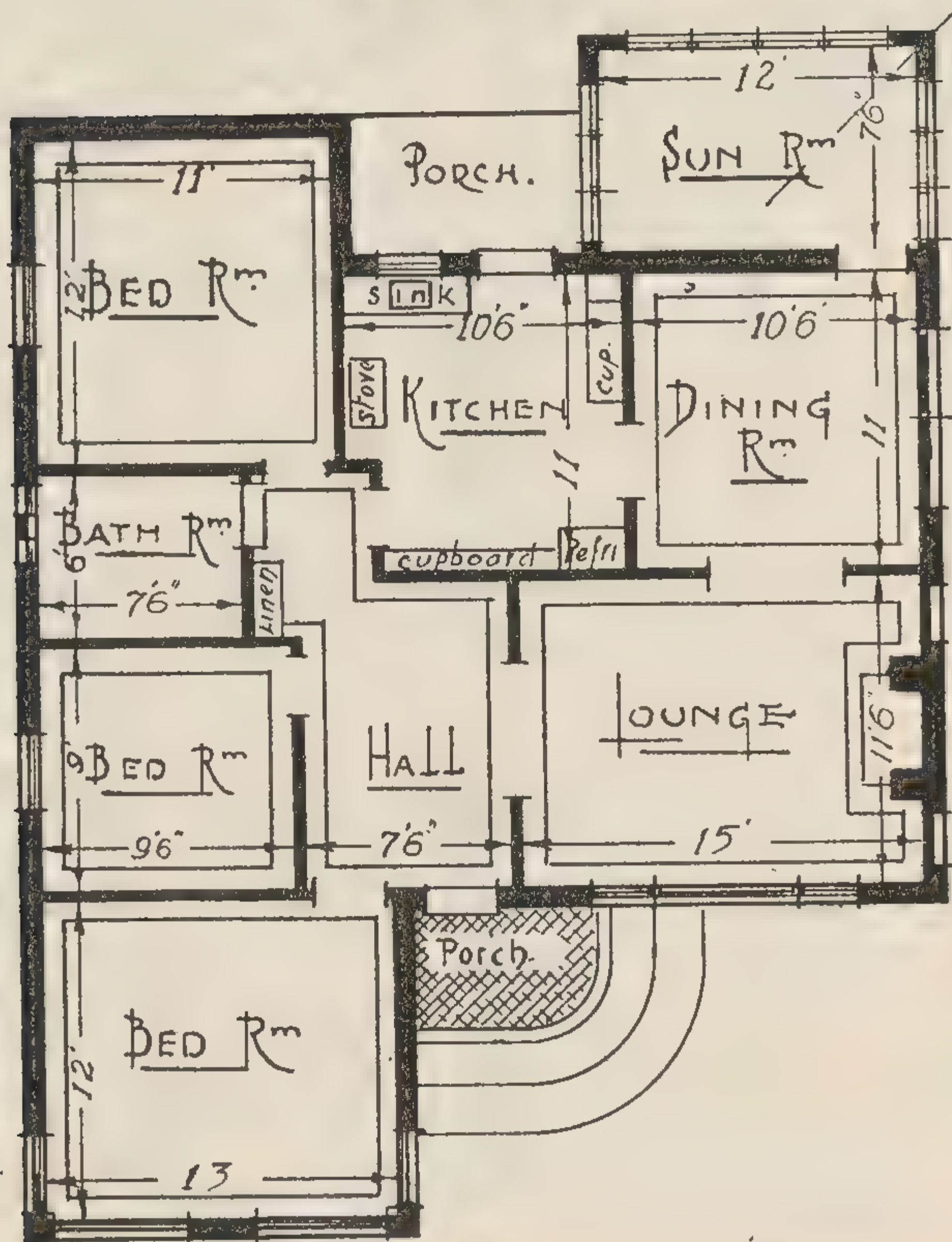
ELEVATION

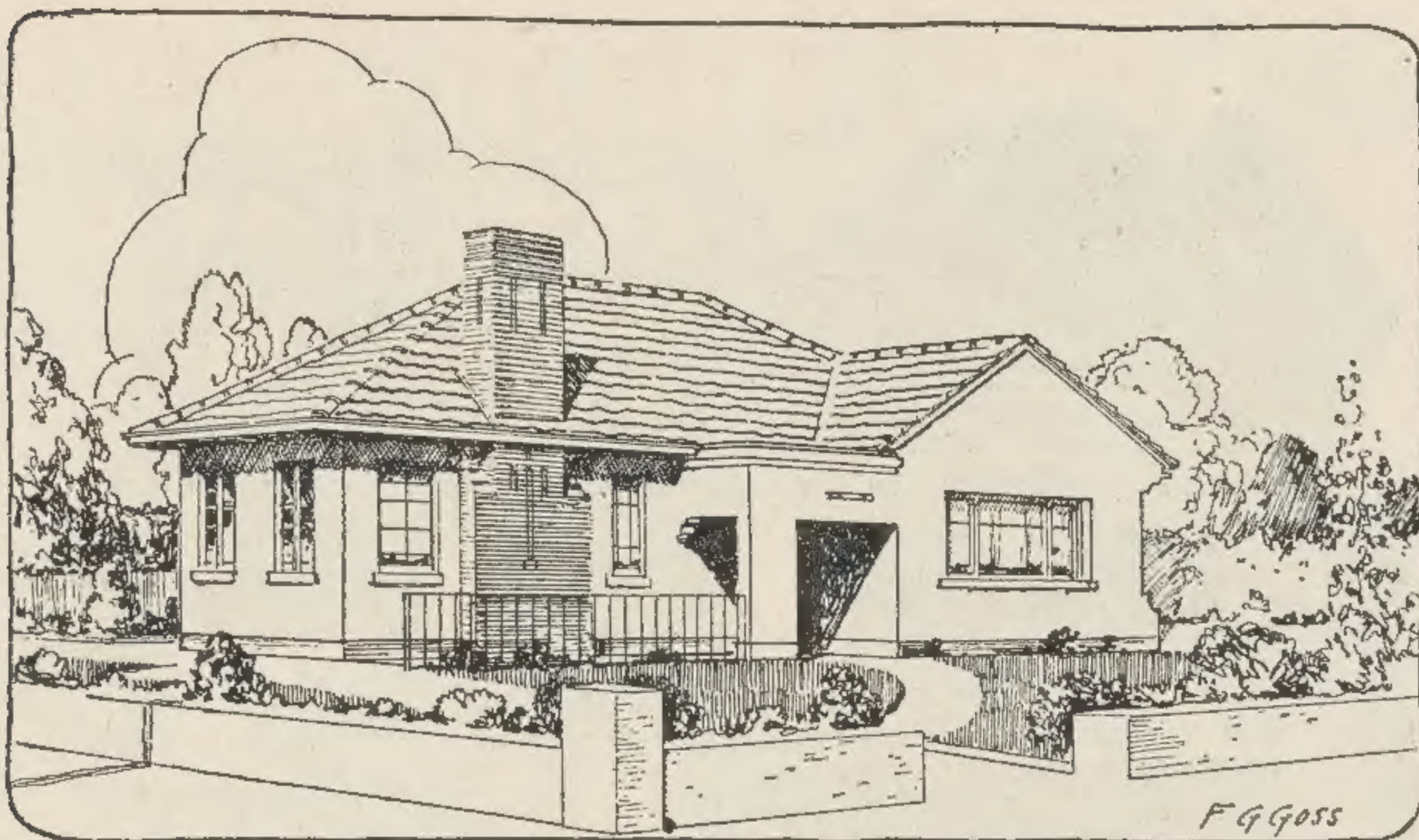
FOR THE 30ft.
ALLOTMENT.



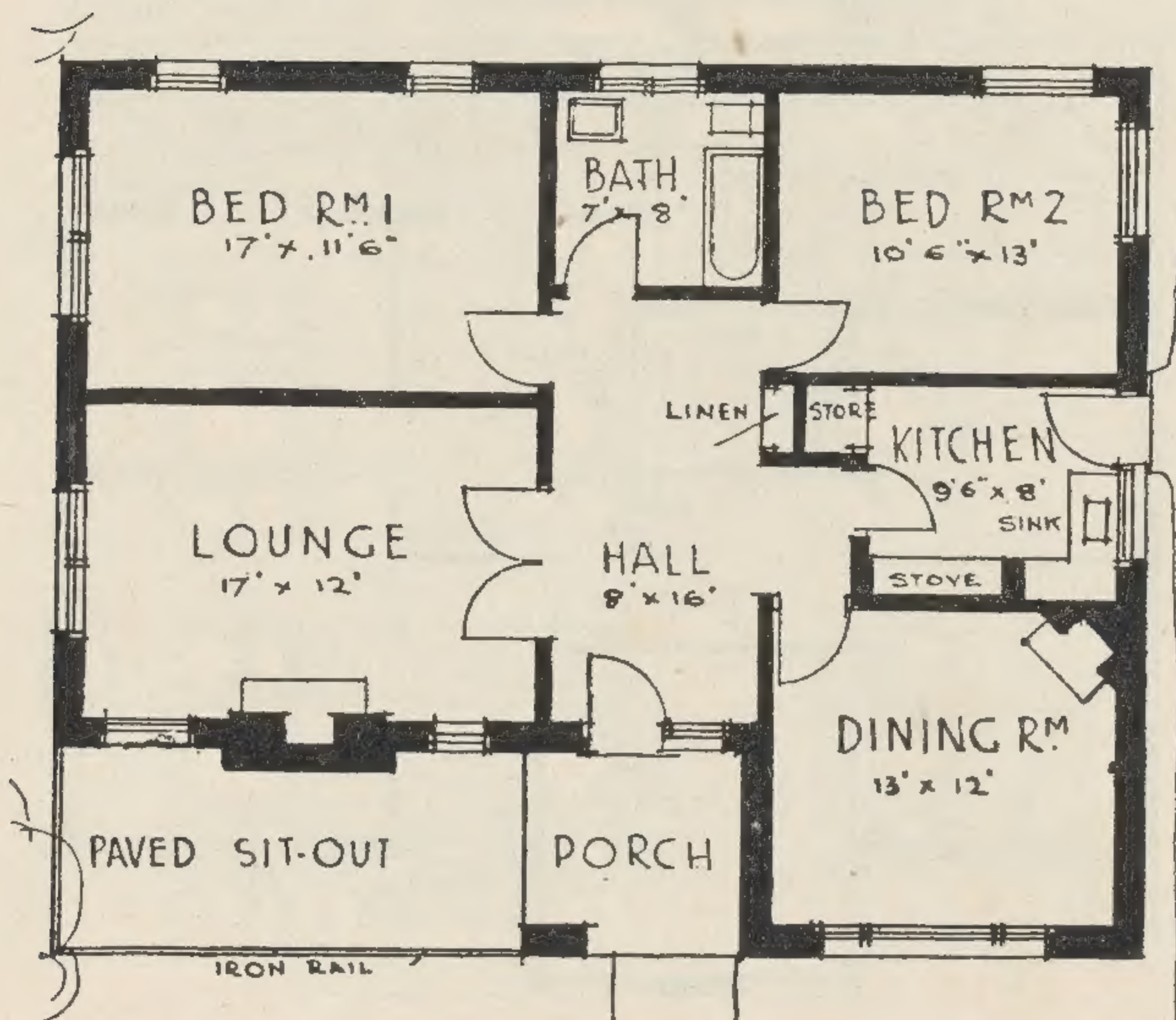


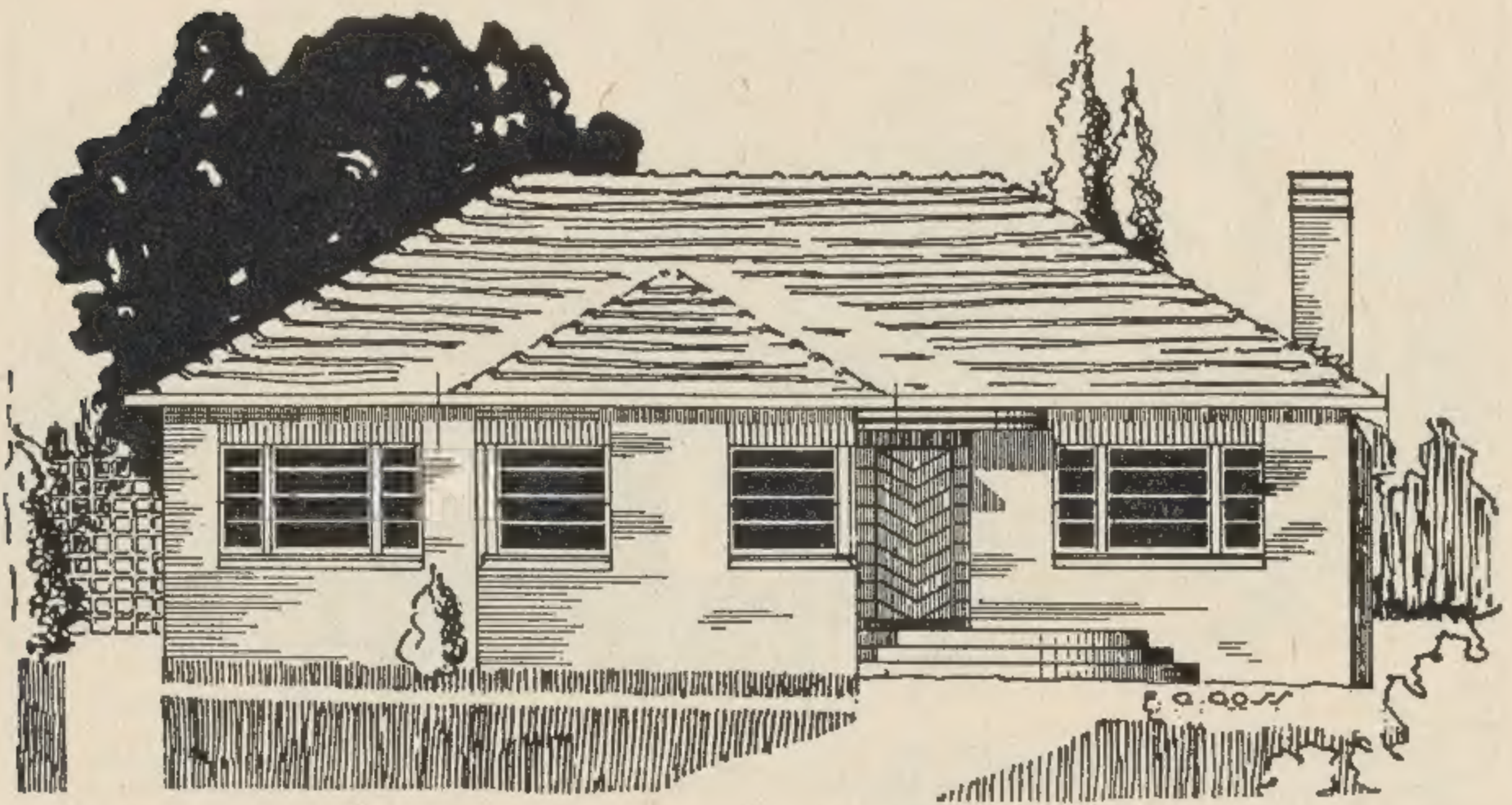
A COMPACT PLAN.



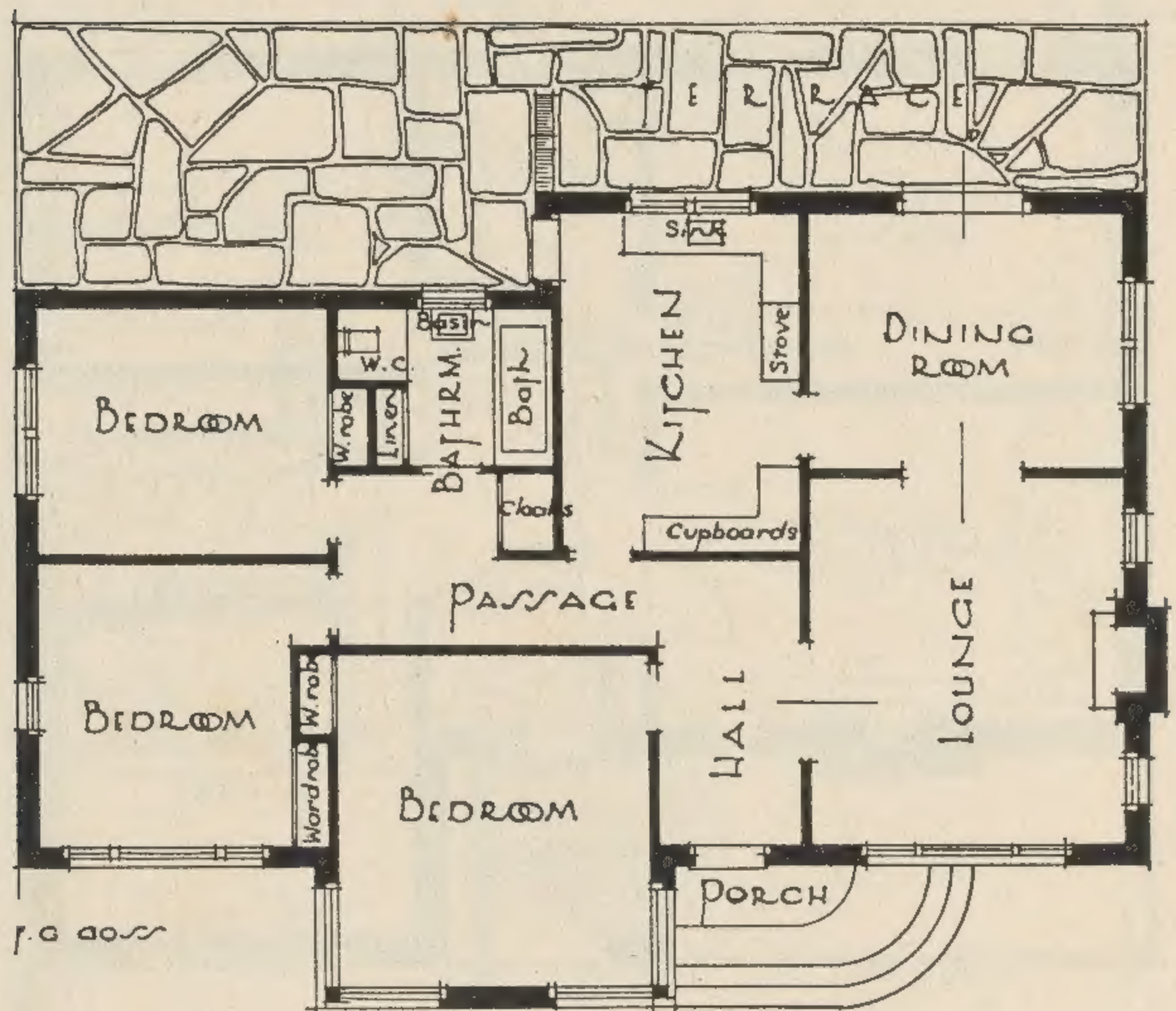


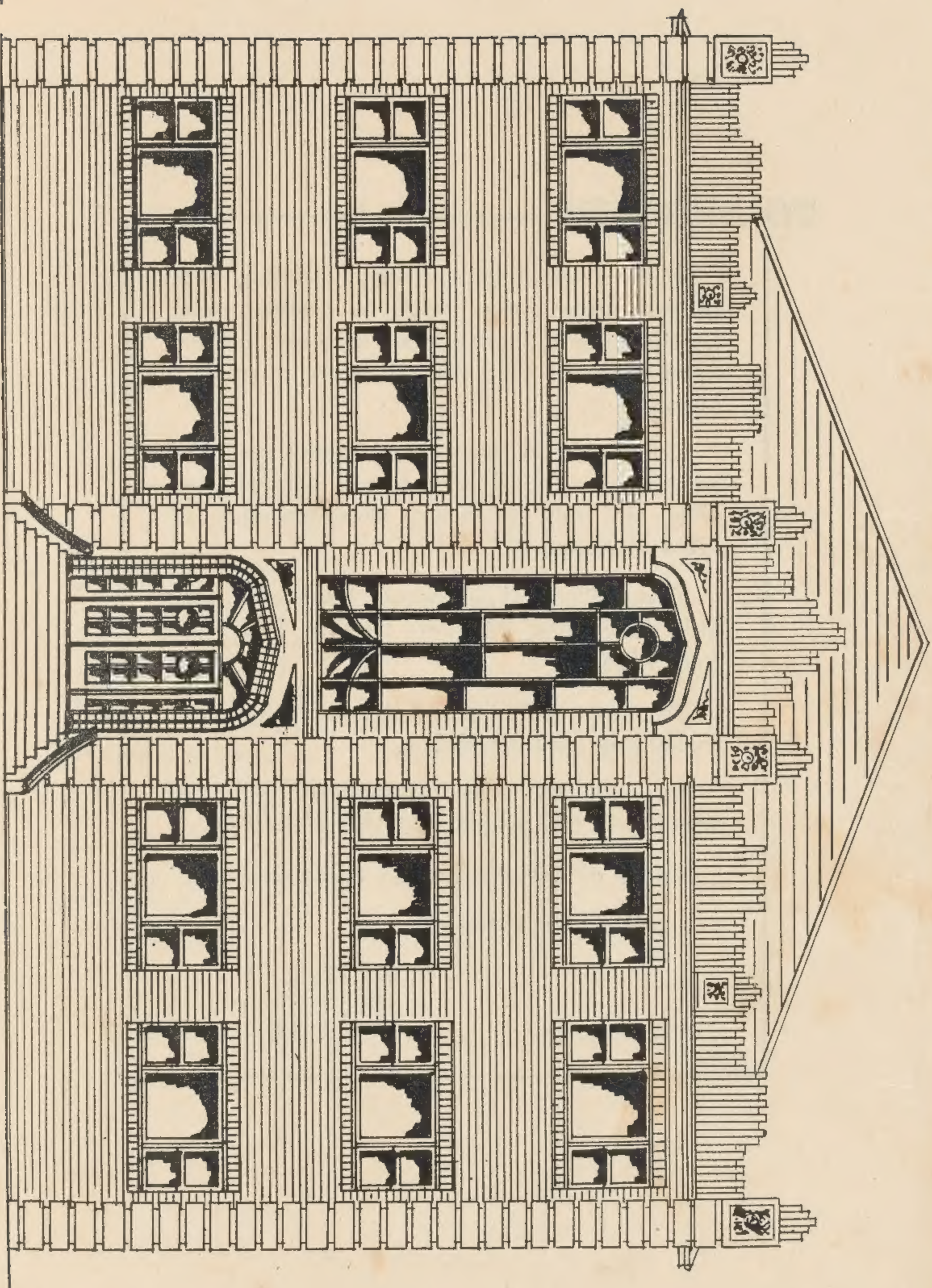
UNUSUAL DESIGN. THIS SHOULD APPEAL.





THE THREE ROOM FRONTAGE.





DESIGNED FOR A CLIENT AT NEUTRAL BAY.

1899

TO BUILDERS

With a view of assisting Builders with Modern Plans with which to interest prospective clients, I am prepared to sell in book form in lots of 12, 24, or 36, plans of modern homes.

Let me know what size homes you are interested in, 4, 5, or 6 rooms, and whether they are built of Brick, Weatherboard, or Asbestos Cement.

These Plans show Front, Rear and both Side Elevations, Section, Ground Plan and Roof Plan.

The Plans will help you to frame your ideas in lay-outs and elevations.

You will find them most helpful when interviewing the prospective Home Builder.

Prices of these books on application.

I solicit your inquiries.

F. G. GOSS,
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SYDNEY

Tel.: MA 2012.